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CAMBRIDGE: A SOCIAL STUDY

"THE UNJUST STEWARDS."

[See Page 16

CAMBRIDGE

A brief study in social questions

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By Eglantyne Jebb

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CAMBRIDGE

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FOREWORD

I wish to acknowledge that any interest the following pages may possess is due to the labours of other people. Many passages have actually been written by others, who, having had a much longer experience than mine of the working of the philanthropic societies of Cambridge, have kindly contributed passages on the particular subjects concerning which they had expert knowledge. Others who had, or, it would be more correct to say, who made time for this purpose, collected most of the material required for different sections of the book, and in some cases this was the work of many months. Others again have helped in redaction or revision. It would be difficult to make an exhaustive enumeration of all to whom I am indebted, but amongst those who have given direct help in the compilation, I may mention the following, taking one by one the chapters to which contributions have been made in one or other of the ways I have described:

Chap. II. Miss Lucy Gray collected a great deal of the information given in this chapter, and wrote part of it.

Chaps. III. and IV. Miss C. L. Digby collected nearly the whole of the statistics and other facts concerning want of employment; Mr. Cayley collected the material for and revised the passages

about the building trade; Miss Florence Shuckburgh revised some of the figures in several chapters and collected information on apprenticeship.

Chap. VI. Mrs. J. J. Thomson wrote on domestic management; Miss Grove redacted the information on housing; Miss A. M. Smith redacted the information on temperance.

Chap. VII. Miss Muriel Kenny collected the material for and also wrote the greater part of the chapter on thrift; also wrote the passage in Chap. XII. on thrift-collecting.

Chap. VIII. Mrs. Rackham wrote the last part of the chapter, from p. 139; wrote also the passage in the preceding chapter on the Cambridge Co-operative Society.

Chap. X. Mr. Talbot Hindley wrote on work amongst boys, a part of this chapter.

Chap. XII. Mrs. C. R. Buxton revised the chapter; also wrote part of Chap. XI.

Chap. XIV. Mrs. Bethune-Baker wrote the part about girls' clubs.

I should also add that the paragraph in Chapter XIII. about St. Matthew's Parish was written by the Rev. Joseph Hargrove.

I wish especially to thank Mrs. Alfred Marshall for criticising the book in manuscript. I think also there is no chapter which does not contain information for which I am indebted to Mrs. Keynes, who has helped me throughout with criticisms and advice. Mrs. Keynes has also allowed me to reprint in Chap. XII. what was written for the Cambridge Register

as a preface to the section entitled "Relief in Distress." Miss Swainson, too, made many suggestions which were of use to me in the revision of the book.

The material for the book has been furnished by numbers of people. Much is owed to the clergymen and ministers, the bursars of colleges, the officials of the municipality, the employers of labour, the secretaries of trade unions and of various societies and institutions, who most kindly, and at some instances at the cost of considerable trouble, have furnished my co-adjutors and myself with the information we needed, or granted us special facilities for obtaining it.

So far concerning the letterpress. I wish it, however, to be distinctly understood that none of the contributors to the book are responsible for the use I have made of their contributions, nor in any way for the book as a whole. The opinions advanced in it are mine, and I am responsible for the accuracy of the facts it contains. I may add also that though many local societies and institutions are mentioned in the course of the book, it was not thought necessary to give many details concerning them, for these may be found in the "Cambridge Register of Educational, Economic, Philanthropic and other Agencies."

For the frontispiece I am indebted to Mr. Raynes. This drawing, after the death of a respected solicitor of the town, was found amongst his papers. We should be glad if we could discover the name of the artist, whom we suppose to have been some local caricaturist.

The letterpress would have been of little value without the maps, especially the rent map. This is the work of Miss Gwendolen Darwin.

The block plan of public-houses has been reprinted by the kind permission of the Cambridge Licensing Reform Committee.

To those I have now mentioned, generally or by name, and to many others whose services to the book I equally remember, I offer my most grateful thanks.

E. J.

CAMBRIDGE,
December, 1906.

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CHAPTER I

CAMBRIDGE TO-DAY AND YESTERDAY

THE past century brought us face to face with a new fact in our history and a problem which is still unsolved.

The new fact is this: a far larger proportion of our population than of old is destined to live from birth to death under urban conditions. The problem is this: how can we diminish the evils attendant upon these conditions and increase their advantages, so that they may become favourable instead of detrimental to human development?

The attempt to answer this question is seen in the development of municipal government, in the expansion of social and philanthropic undertakings, in the increased activity of the Church in promoting social reforms.

And out of the struggle and turmoil of our enterprises has emerged the ideal which is perhaps slowly guiding us towards the solution of the problem

involved by urban conditions—the ideal of the realisation of the common life of the town, when each individual, as he cannot fail to profit by the organisation of the community, may also contribute his services in promoting the welfare of his fellow-citizens. The old conception of the relation between rich and poor—of "charity" on the one hand and dependence upon the other—has given way before this higher ideal of common effort for the common good.

Much has been written about Cambridge: histories of the town and university, guide-books to our colleges and churches, biographies of the eminent men who have lived within our walls. The time has come, however, when this is no longer enough. We wish to know what Cambridge is now, as well as what it was in the past; we wish to know something of the lives of the many as well as of the few, and to know something of the conditions which govern their lives. To some, moreover, such knowledge is not merely of the deepest interest; it is also of practical importance.

Generation after generation of young men and women come to an age when they wish to take part in the life of their town, and to contribute their share towards making it a still better and happier place for their successors. But they feel that for all

they know about the home of their affections they might as well have been living in the moon.

For about Cambridge as it is to-day, and as we hope it will be to-morrow, about Cambridge under its economic and industrial aspects, and of the civic, social, charitable and religious work which is carried on here with a view to social betterment, but little has been written. And the importance of the subject must be our excuse for contributing to its study the following discussion, brief, elementary and inadequate as it is.

In a guide-book of the year 1831 there is a concise description of the topography of Cambridge: "There are two principal lines of streets, one leading from London comprizes Trumpington Street, Trinity Street, and St. John's Street; the other, from the Gog Magog Hills, comprizes Hills Road, Regent Street, St. Andrew's Street, Sidney Street, Bridge Street (which the first-named line joins at St. Sepulchre's Church), Magdalen Street and Castle End. Other smaller streets intersect these at various parts, some of which in the centre of the Town lead to the Market Place. Various new Edifices have been recently constructed on the Eastern side of the Town, joining it to the hamlet of Barnwell, to which the principal access is by Jesus Lane and the East Road."

This was a fairly complete description. There were the two roads, the London road with its eight colleges and its four churches, and the parallel road with its six churches and its four colleges. Then there were the intersecting streets with the old market-place in the centre. Westward, beyond the line of colleges on the river, there was still that "best prospect . . . into the corne fields and country adjoyning," which, before and after the days of Erasmus, had gladdened the eyes and taken the "phancy" of so many generations of wearied scholars. Eastward beyond Christ's Lane, or as it was called "Barnwell Gate," stretched orchards and fields and gardens; and in their midst was the little hamlet of Barnwell, consisting of a few short streets branching off East Road and some scattered cottages. This hamlet is marked on Baker's map of Cambridge, published in 1830. It was doubtless included in a map of Cambridge on account of those "various new Edifices," one of which must have been the gaol on Parker's Piece, and which were somewhat imaginatively described as joining Barnwell to the town. The town was even then, as the writer of the guide-tells us, "prodigiously" increasing in population.

"The quiet of the place, the non-permission of theatres, and the non-existence of manufactories and trade are all favourable to the undisturbed pursuit

of knowledge," wrote a visitor in 1844. The next year the railway came to Cambridge. Yet what is, I suppose, an hereditary habit makes many of us still think of Cambridge in some such words as these.

In 1830 there was a quiet country road leading out of Cambridge to the south-east. It was called the Mill Road, from, I suppose, the windmill which you passed just after leaving Parker's Piece on the outskirts of the town. There were no houses along the road until you came to an isolated farm, with the picturesque name of Polecat Farm, standing in the fields upon the right, sheltered by a little copse. Past it the road ran on between its hedges through green fields, sloping gradually down to where a brook wound its way through a valley, which not long since had been a nearly impassable fen. On the other side of the bridge a little footpath led up the hill to Cherryhinton.

Three-quarters of a century have elapsed, and the road is the main street through a populous district. A great cemetery extends upon your left, where an army of tombstones rank upon rank has already advanced over most of the ground. Next you pass the Workhouse and the Free Library, and come further on to the Infectious Diseases Hospital. On each side at right angles branch off little streets

of small houses, some presenting the giddy monotony of a long succession of bay windows with here and there an attempt at ornament, a row of holes pierced in the parapet above the bay, or even a miniature Corinthian column dividing its front lights; other streets without bays, more severe and of equal uniformity, terminating occasionally in a general shop at the street corner.

The whole activity of the neighbourhood appears however to concentrate itself in the long main street. Here are two churches, a Baptist chapel, quarters of the Salvation Army, a school, a Working Men's Liberal Club, a Working Men's Conservative Club. The principal shops are here, some of which array their goods conveniently for inspection in the street—a tempting display of dangling suits, collections of tin boxes, crockery, etc. You can get astonishing bargains in furniture and in "smart attire, West End fashions, cut and fit perfect." And if your purse is empty the loan of money "on easy terms" is proffered not far off. "Cook-shops" are numerous, and to judge by the rows of glass jars standing above the oranges and open boxes of sugar-plums, the children of the neighbourhood must live chiefly on sweets. And who eats the fish? It is surprising what very large ones you can get for a penny. As you pass along the street the shops become fewer

and smaller, and down the slope you come into a region of quite a different character: a greyish region where a whizzing sound disturbs the heavy atmosphere. There are great lime and cement works on your left, and where the houses end abruptly at the foot of the hill you look across a bare field to an irregular stack of buildings piled high with tall chimneys against the sky, and to the left across another bare field to a similar group of roofs and chimneys—more cement works. The whole place seems enmeshed in railway lines, and the puffing of trains and screaming of engines break in upon the vibrating hum from the works. The brook is still there; a rather dirty ditch, with tins and fragments of pottery amongst its weeds, and with a large notice on its bank prohibiting rubbish from being thrown in. The houses near it are of course called Brook Terrace and Brookfield Cottages; the houses along its edge Brookside, the post-office, Brookfields, and one of the inns Brookfield House. And beyond the ditch the footpath still leads up the hill, but it is confined now between two high black palisades.

I have described one of three roads—the Mill Road, the East Road and the Newmarket Road—which, leading out from the east side of Cambridge, have now become the three main thoroughfares of a new town.

On the map of 1830 a solitary brick kiln is marked in the fields on the north-western side of Coldham's Common, and the Newmarket Road now runs through a district of brick-and-tile manufacture whose chimneys vie in number with those of the cement works further south. Here are also iron works and gas works and coal yards; and between the Newmarket Road and the Mill Road a network of streets has covered the fields of Barnwell. Wandering down these little streets you catch glimpses through an occasional gap between the houses of a wilderness of back gardens cramped between the smoke-discoloured walls, stone yards with stacks of wood or tiles or rusted iron, untidy heaps of débris, here a pile of old doors, there a mass of wheels, iron-roofed sheds with broken window-panes, battered black palings, and on every side the houses of sooty yellow. What has become of the orchards and the flowers? Here is the blackened stump of an old old fruit tree forlorn amongst the litter and rubbish heaps, here a bit of bare ground with more paper than grass. Occasionally you find a real garden—not a drying ground strewn with dented tins—but a tiny country garden, where lilacs bloom against the dingy wall, and fruit trees blossom white in spring. These, however, like the old village cottages with their queer shaped roofs, are now rare, lost amongst

the dreary buildings, or jealously guarded by walls bristling with broken bottles. The names alone recall the past—Orchard Street, Flower Street, Blossom Street; but Brewhouse Lane, Gas Lane, Occupation Road, seem more appropriate to-day. In the very heart of the district there was once a large open space with trees. It was called the Garden of Eden, and extended between Eden Street and Adam and Eve Row. Now it has gone, and Paradise Street intersects its site.

It is chiefly to the east and south-east that Cambridge has extended, but it has grown on all sides. After the village of Barnwell was absorbed, Old Chesterton was also reached. Westward the Backs, the College Gardens and Queens' Green make a belt of grass and trees between the town and a rapidly extending suburb. South-west the district of St. Mark's represents the encroachments of the town on the rural parish of Grantchester, and Cambridge people finding their way to the skating ponds or bathing sheds come across little unsuspected streets springing up amongst the fields and hedgerows. Southward new roads branch off the Trumpington Road to right and left, and here a residential quarter is growing up. Along the Hills Road a much greater extension is taking place in the new parish of St. John's, and between it and Romsey Town lies the

Jesus College Building Estate. When this is built over, the town east of the railway line will by itself equal the extent of the mediæval city.

An idea may be formed of the growth of the town from the number of its new parishes. There are fourteen old parishes, if we include St. Andrew's, Old Chesterton. To these, six new ones have been added during the last seventy years: St. Paul's, St. Matthew's, St. Luke's, St. Barnabas', St. Philip's, St. John's, Cherryhinton, while St. Mark's, though still forming part of the parish of Grantchester, has a separate church and organisation. These parishes are, moreover, much larger than most of the older ones. St. Barnabas' and St. Philip's, separated into independent parishes as late as 1903, must now have between them nearly 10,000 inhabitants, St. Matthew's has over six, and St. Luke's is estimated at eight thousand. Or take the population of St. Andrew's in Barnwell, as St. Andrew's the Less used to be called—252 in 1801, 27,962 a hundred years later. This parish has of course been subdivided, but even in its present much reduced area it contains a population of over 8000.

When we turn to the figures for the town as a whole, its growth will not seem great as compared to that of other urban areas in England. But the importance of such figures is of course wholly relative.

The rate of increase, which in the case of a large town may appear trifling, has great significance in the case of a smaller one, and Cambridge from being a small agricultural centre has turned into a fair sized town. The population of the municipal borough in the year 1801 was 9276,* in 1901 it was 38,379. The number of inhabited houses in the former year was 1691, in the latter year 8700. In the course of a century, therefore, the population has more than quadrupled, and the number of houses has still more largely increased. But this is the population of the borough only.

New Chesterton now unites Cambridge to Old Chesterton, and the town has spread outside the municipal borough in the directions of Grantchester, Trumpington, and Cherryhinton. If we include in Cambridge (as we shall do for the purposes of this book) the urban district of Chesterton and all else that geographically forms part of Cambridge, we must reckon its population as being over 53,000† at the present time. Cambridge is therefore over five times as large as it was a hundred years ago.

Or perhaps it would be truer to say that side by

* Exclusive of the University.

† 53,000, *i.e.*, the lowest computed population of Cambridge municipal borough, Chesterton urban district, the district of St. Mark's, the parish of St. John's, and that of some houses elsewhere outside the municipal boundary.

side with the beautiful mediæval city, so dear to the hearts of successive generations of Englishmen, another town has grown up, one with a population four times as great and covering a much larger area.

CHAPTER II

THE BEGINNINGS OF THE NEW CAMBRIDGE

AT the end of this work are two maps. These maps serve to shew us at a glance the nature of the problems before us. The first illustrates the growth of Cambridge. It shews us that, as has already been said, a new town has come into existence during the course of the last century.

In the history of our town we have a reflection in miniature of the social history of our country. The fundamental fact to which we trace back so many of our present problems is the increase of our urban population. The change has been stated thus: "To-day 77 per cent. of the whole population is living in towns, and only 23 per cent. in the country; whereas even so little as fifty years ago the proportion was reversed." In Cambridgeshire during the same period, though the population as a whole has but slightly increased, the urban population has trebled. This fact is in itself of serious import.

A people habituated for hundreds of years to country life has had to adapt itself to a new environment and to new habits of life. It was impossible that the new town should spring up without the danger of grave evils accompanying its growth.

Moreover, the transition from rural to urban conditions began to take place at a time when it could not fail to have deleterious results, because it was made under most unfavourable circumstances. Where a large number of persons are living massed together in a narrow space, it is only by knowledge, co-operation, effort, and the exercise of ingenuity that their life can be made in any way tolerable. A man cannot, for instance, simply by stepping outside his own door find himself drinking in the pure air in a realm constantly sweetened and purified by the beneficent action of Nature; he cannot take his bucket to the nearest brook for unlimited supplies of fresh water. Unpolluted air, pure water, wholesome surroundings, those things which are so essential to man, and which we are apt to regard as coming to him naturally and belonging to him by right, come to him by no means naturally in a town: he cannot obtain them for himself. He must owe them to the efforts of his fellow-townsmen; they must be provided by corporate action. If they are not so

provided he must go without them; and what is true as regards such obvious things as these, is true also in varying degrees in numberless other instances.

But in the beginning of the last century, when Cambridge began to grow with some rapidity, the simplest methods for rendering town life healthy and conducive to social welfare were very generally neglected or ignored. These methods required scientific knowledge, and ignorance prevailed. They required united action, and there was but little sense of corporate responsibility. The evils which attended the growth of the slums might have been mitigated through the working of an active spirit of philanthropy, or by the constraining power of high civic ideals, but both were alike lacking.

The part generally taken by the philanthropist of the time is described for us in the terse entries which we occasionally meet with in Cooper's Annals. "In such and such a year a subscription was made for the relief of the poor in Cambridge and the neighbourhood." Doles, however, were powerless to remedy the real causes of suffering, if, indeed, they did not aggravate them. The part taken by the municipal authorities must be considered at greater length. The particulars are furnished by the report of the Commissioners, who, in the year 1833, held an

enquiry into the state of municipal affairs at Cambridge, while popular feeling on the subject is illustrated by the sketch which forms the frontispiece to this volume, the work probably of some local caricaturist.

The population of the town exceeded 20,000, but its government was vested in a small body of "freemen," who numbered at that time 158, but of whom only 118 were resident. These men had in the previous fourteen years spent £480 0*s.* 11*d.* out of the public funds for public purposes, and for dinners £1300. The funds of charities had been misappropriated, some of them had entirely disappeared and were lost to the town for ever. Corporate property had been alienated to members of the corporation. If it had not been for these alienations Cambridge would have been one of the richest corporations in England. One alderman had bought for a guinea land worth £150; another purchased for £40 two acres of land on the Hills Road which fetched £400 the following year. Some property in Bridge Street was leased on fines amounting to about £200, and for a rent of about £23; this property was improved by the erection of a small summer-house and sold for £3750. But it is unnecessary to multiply instances. The most

notorious case was the sale of what shortly became the Regent Street frontage for a sum of £21—a sale which was "the signal for a general scramble among the corporators for waste land." "As it was only corporation property" explained a Common Councilman, who had had a voice in fixing the prices at which such land was sold, "I would not make the same calculation for a stranger as for a friend. I would make a little difference, and sometimes a great difference, in favour of a friend—because it was only corporation property"! He actually went on to say to the commissioners that he thought the corporation had a right to expend their income on themselves and their friends without being bound to apply any part of it for the good of the town. And though his colleagues disclaimed any such view, it was perhaps not without some degree of justice that the corporation was subsequently described as having been "uniformly hostile or indifferent to the interests of the town at large." The bridges were unsafe, the common quays dilapidated, the cattle market in St. Andrew's Hill "oftentimes almost impassable," there was no market house, and the market, having greatly increased, extended into all the streets adjoining the market place, to the great inconvenience of the inhabitants. The commons

were under the care of the Council, and Coe Fen was cited as an instance of the way in which they fulfilled their duties. The mire there came up to the horses' knees, and the medical men considered that if the common were not drained it would be fatal to the health of the town. It was therefore drained by subscription at a cost of £150, to which the corporation "liberally" contributed £10! The corporation also contributed £10 per annum (and the university about £1200) for the paving and lighting of the town. The police were inefficient and the magistracy were not respected. Professor Sedgwick, in narrating his experiences as senior proctor, said that he considered the police duties, both of the town and of the university, fell exclusively on him and his colleagues during term. He received no assistance from the magistrates, and, generally speaking, he never saw any indication of a street police. In short, the duties which the corporation acknowledged towards the town, little onerous as they appear to us now, had been greatly neglected.

In the absence therefore of either civic or philanthropic effort directed to the improvement of social conditions, the new town began to grow up in a haphazard way, little care being taken to render it habitable. It grew up, as we have seen, round about

the old country roads. At the same time new cottages were crammed into the available corners of the old town, and its courts and alleys were packed with a denser population; and while the network of small streets spread further and further, questions such as those of drainage and water-supply were for a long time left to solve themselves. Under these circumstances the lot of the poor was wretchedly miserable, and if we wish to form some idea of the accommodation which was accepted as fitting for the working classes, there are still in Cambridge places from which we can judge of it. In some parts the streets are so close together that one would naturally think that the space between them was accounted for by the back gardens of the houses, and the passer-by would scarcely notice the low arches and narrow passages which give access to the huddled cottages in the intervening area. In one place, for instance, where there are two streets not more than 210 feet apart, there are not one, but two, intervening lines of cottages built between the houses facing on either street. The tangle of little cottages is more like a rabbit-warren than anything else.

Even as late as 1849 it was calculated that one-sixth of the population of the town was living in

small courts, alleys, or yards, many under conditions of terrible overcrowding, many in houses without drainage, without ventilation, without a water-supply. The report issued in that year to the General Board of Health reveals a state of things almost incredible to us now. At that time the Cambridge Improvement Commissioners (a body which was incorporated in 1788 and continued to exist till 1890) looked after the drains and sewers of the town, and were responsible for its paving, cleansing, lighting, etc. In 1849, however, a large area was still practically undrained. Over a period of twenty-five years previous to the enquiry, sewers had been constructed bit by bit, but on no general plan, and without the assistance of an engineer; and "although" (to quote the report) "sewers exceeding two and a half miles have been constructed, from some circumstances unexplained they have not as yet been rendered generally available for the reception of house sewage." The outfall of such sewers as there were was into the Cam, and fever of a typhus character constantly prevailed in the neighbourhood of the principal outfall at Quay Side. The scavengering of the town was given out to contract, and as it was to the contractor's interest to do as little as possible the work resolved itself into little more than sweeping

the paved streets with brooms. Many of the yards and streets, however, were not only unpaved but without a foot pavement; the inhabitants waded through mud and dirt to their houses, and they were practically without means of removing the heaps of refuse which accumulated in the courts. In the numerous *cul de sacs* the bad air remained stagnant, and often they were so narrow that light was wanting as well as ventilation. Large ponds in some of the yards and streets formed receptacles for dead dogs and cats. Drinking water was obtained from pumps, Artesian wells, Hobson's conduit, and the Trinity College water-works. That derived from pumps must generally have been polluted. In some places, moreover, the inhabitants actually had to fetch it from a distance of more than a quarter of a mile; in others they could obtain it on condition of buying coals or beer from the owner of the pump from which they drew it. Purity of water does not seem to have been much thought of. The parish pump was usually near the church. In the view of Trinity Church, printed for Ackermann's "History of Cambridge" in 1815, a woman is represented pumping water from a pipe in the wall of the churchyard.

Typhoid and scarlet fever, small-pox and cholera were the natural results of the condition of the town.

In some parts of it fever constantly prevailed. "I feel it incumbent on me to state," wrote the superintending inspector in 1849, "that the sanitary condition of numerous courts and places is so wretched as to be a disgrace to humanity, and still more so to civilisation; and I believe it next to an impossibility for their inhabitants to be healthy, cleanly, or even moral."

Such were the beginnings of the new Cambridge.

To pull down some, at any rate, of the worst courts, to force on to improved lines the building of the town, to drain it, to provide it with water—these were amongst the tasks of the last half of the nineteenth century.

The old corporation, alarmed by the enquiry of 1833, resolved to endeavour by "every lawful and constitutional means of resistance to defeat any design that might be in contemplation for wresting from them their ancient charters, liberties, and franchises." In vain. The Municipal Reform Act of 1835 rescued the town from their domination, and vested its government in a Town Council representative of its citizens and responsible to them for the management of their affairs. The chief provisions of this Act have remained substantially unchanged to this day. It was codified with sixty other statutes in 1882, and legislation since that date has been concerned more

with the powers than with the organisation of municipal bodies.

The details of the municipal franchise cannot be entered into here, but, speaking very roughly for the sake of brevity, those men and women are burgesses who pay the rates, and are not in receipt of relief from them. Burgesses are entitled to vote in the municipal elections of their Ward, and they are, with the exception of women, qualified to hold office as councillors, aldermen, or mayor. Each Ward elects councillors, the number of whom must be either three or a multiple of three. Formerly Cambridge was divided into five Wards, each of which elected six candidates; now it is divided into ten, each of which elects three, and, in addition, six university councillors are elected, two by the council of the senate, and four by the colleges and halls. The councillors in their turn elect aldermen in the proportion of one alderman to three councillors, and the council as a whole elects the mayor. The Cambridge Town Council therefore consists of forty-nine members, *i.e.*, thirty-six councillors, twelve aldermen, and the mayor. The mayor holds office for one year, the councillors for three, the aldermen for six. The Council appoints the town clerk, the treasurer, and the other municipal officials. The

Town Council exercises its powers through committees appointed for specific purposes, which have, however, to submit their actions for the approval of the Council as a whole. The Cambridge Town Council has fifteen such committees.

The functions of the Town Council are increasingly numerous. Amongst others may be mentioned the appointment and supervision of the police, the execution of sanitary regulations under the Public Health Acts, the maintenance and improvement of thoroughfares and sewerage, the provision of a water-supply, the establishment and maintenance of public buildings. It has wide powers as regards housing, and is now the local authority for elementary education.

We are apt to accept, like the air we breathe, those advantages, some of which we inevitably profit by every day of our lives, and which we owe in part or entirely to municipal activity. This activity was, of course, at first directed to dealing with the more obvious and elementary needs of town life, such as the maintenance of order. Within seven months of its own appointment, and in spite of outcries about the expense, the Watch Committee had established the police force, which, under the supervision of this committee, has reached its present high state of

efficiency. The maintenance of order has been further facilitated by successive improvements in the lighting of the streets, and, as time went on, the iron hand of the bye-laws began to force the disorderly growth of the town into some sort of symmetry. The later streets branching off the old country roads were laid out at intervals more monotonously regular, at right angles more cruelly exact. The poet Gray, when he spoke of "the quiet ugliness" of Cambridge, might have been speaking in prophecy about the new Cambridge of the era of the bye-laws. But this introduction of the ruler and measuring tape was, at any rate, a feeling after method, and it was accompanied by some real improvements; the need of human beings for light and air was no longer suffered to be overlooked in the construction of their dwellings. Only, however, in recent years has the building of towns come to be looked upon as an art. The words "garden city" now make us dream of the possibility of building them in such a way as to retain for their inhabitants some at least of the advantages of country life. Too late! Our town is mostly built. We address ourselves to the task of undoing, rectifying, improving. Bit by bit it is to be hoped that the worst courts in Cambridge will be swept away. Some tenements facing within

a few feet a high wall, and with no outlet at the back, will doubtless have disappeared before these pages are in the reader's hands; and perhaps as time goes on means may suggest themselves of making fresher and more beautiful our dreary wastes of small houses.

Meanwhile, public health is safeguarded with a care which is constantly increasing, and is amply justified by its results. One of the greatest public works which has been carried out was the establishment in 1895 of a new sewerage system at the cost of about £155,000. A low-level system of sewers collects the sewage of the whole town, which is pumped to near the surface at a spot to the north-east of the town, and carried out to a sewage farm by an iron pipe two miles in length. We have also now a complete system for the house-to-house collection of refuse which is taken to the refuse destructor at the Sewage Pumping Station.

Since 1855 the town has been supplied with water from wells at the foot of the Cherryhinton Hills. The water from this source is of excellent quality, but some disquietude has recently arisen on account of the report issued to the Local Government Board with reference to the risk of its pollution by the sewage of Fulbourn Asylum. Regard is had to

our milk and food supplies, with a view of detecting and preventing adulteration or contamination. Dairies are subjected to inspection, the market is visited by food inspectors, and the public analyst tests the samples submitted to him. A whole series of precautions also are directed against the spread of infectious diseases: compulsory notification, the isolation of patients at the Borough Infectious Diseases Hospital and elsewhere, school closure, precautionary measures with regard to persons exposed to infection, disinfection, etc. As a result certain diseases have almost disappeared, while the average longevity of the working classes has greatly risen. The success of municipal government in dealing with the more pressing problems of town life, such as the maintenance of order, lighting, drainage, etc., has led to its sphere of action being constantly widened. The Free Library is an instance of what we owe to its activity in quite a different direction to those already indicated. Two years after the Public Libraries Act was passed in 1851, the Cambridge Town Council availed itself of the facilities it offered, and it would be difficult to overrate the benefit conferred on the town, not only by its central library but by its branches in different districts. The last great accession to the powers of the Town Council

were those conferred in the matter of education by the Act of 1902.

The new sense of citizenship which called into being our modern municipal institutions has, however, found expression in other spheres besides that of municipal activity. From the first the increase of the urban population made manifest the necessity for corporate action; later, the growth of the slums provoked philanthropic effort on behalf of the distressed poor. Previously the lot of the urban poor had called forth little but hopeless commiseration; they were regarded as being placed under circumstances necessarily unhealthy and inevitably evil in their influence. With increasing population, however, the conditions of their lives became more and more intolerable, till this unpractical attitude had to give way under the pressure of accumulating troubles. In the middle of the century, when the evils of slum life had had time to bear their bitter fruit, there came an outburst of philanthropic activity. It is since that date that the greater number of our philanthropic societies have been started in Cambridge. And like most forms of progress the progress of philanthropic work is a progress of integration and differentiation, that is to say, our societies are year by year working in closer connection with each other,

for we realise that they are only dealing with different aspects of the same problem, and that without each other their work is incomplete, while at the same time their number constantly increases as they specialise more and more on different lines, and work more exclusively for different immediate purposes. Thus from many sides our social problems are being attacked, and the following pages will give some idea of the wide ramifications of social work.

Is therefore enough being done for the improvement of life in the town? The rent map at the end of the book is designed to give some idea of the degrees of poverty and wealth in Cambridge. And if the first map indicated the way in which our problems originated, the second shews us the aspect they present to-day. The town is not only a new town: it is also poor.

The houses of the town have been divided into five classes according to their estimated rentals.

Class A contains houses with rentals over £50 per annum.

Class B contains houses with rentals over £25 and not more than £50.

Class C contains houses with rentals over £15 and not more than £25.

Class D contains houses with rentals over £8 and not more than £15.

Class E contains houses with rentals of not more than £8.

The map shews the averages obtaining in the different streets. And it has been calculated as regards the municipal borough that about 7 per cent. of the total number of its houses belong to Class A, about 12 per cent. to Class B, about 15·5 per cent. to Class C, about 44 per cent. to Class D, and about 21·5 per cent. to Class E. It was necessary to include amongst the houses those used as shops, offices, etc., most of which naturally appear in Classes A, B, and C, making up indeed considerably over half the houses in the first class.

In a place the size of Cambridge considerations of distance do not enhance the rents of certain localities quite so disproportionately as in larger towns, and this makes it more possible to take them as being roughly indicative of income, or more correctly, of expenditure. As, however, the income of a family cannot be very well taken as a proof of its wealth or its poverty, we should hardly be justified in calculating the proportion of the population occupying the different grades of houses and reckoning them as (1) rich, (2) well-to-do, (3) not poor,

(4) poor, (5) very poor. Such a calculation would also involve the assumption that the average number of persons to a house was the same throughout all grades of society, the servants in the bigger houses counterbalancing the larger families and the lodgers in the cottages.

Still, perhaps sufficient evidence is offered to hazard a few comments on an opinion which is sometimes advanced—that there is a large leisured class in Cambridge and comparatively little poverty. Small as the proportion of wealth appears upon the map, it gives far too magnificent an idea of its diffusion, because the houses are built so much less closely in the richer than in the poorer quarters. The same length of street would often contain three times as many houses in the slums as in the suburbs. Moreover, if we count an average of under two servants to every house rented above £50 a year, it seems impossible that the richer classes in the occupation of these houses should constitute over 2 per cent. of the total population. This proportion may appear large when comparison is made with other towns, but when comparison is made with other classes in the same town it cannot appear anything but extremely small. And though the figures furnish no evidence as to the intensity of poverty, we should feel inclined to infer

from them that we must have, at any rate, a vast amount of what is sometimes called secondary poverty. There must be a large proportion of people who, though they may not lack the necessaries of existence (at any rate during the prosperous periods of their lives), still struggle along on incomes which can hardly suffice, even when wisely spent, to do more than provide them with these.

Yet even if distress were non-existent, it would not alter the fact that we are all as citizens bound to make the best of our town. The recognition of our duty towards our town, as our town, irrespective of the claim of suffering and poverty, is characteristic of the citizenship of the present age. It was, however, the urgency of our social problems which first called this new sense of citizenship into being, and which still remains the most pressing reason for not neglecting the duties it involves.

If anyone thinks that enough is being done to ameliorate the lot of the poor, he should turn from the study of the map to the study of the town, and acquaint himself with the lives of its poorer citizens. Intimate knowledge at first hand and personal experience will furnish an argument far more powerful than any which can be put forward in writing or illustrated by a map. Children are being brought

up here under circumstances which we should hardly tolerate were our own children concerned; men and women are daily succumbing to temptations which we in similar case would be powerless to resist; lives are being wrecked by the rigour of harsh facts, from the ruling of which our own more fortunate circumstances have saved us. In our streets we meet occasionally with pitiful caricatures of men and women, poor puny wastrels, starvelings, degenerates, on whose faces the dull suffering of hopelessness has left its indelible stamp, and we meet with many more to whom life has never brought its full heritage, creatures of stunted faculties, of wasted and misused gifts, of poor and mean experience, prisoners of their circumstances, ground down by the difficulties of their lot, or ruined by its dangers.

Are there human beings incapable of being saved from degradation? With most of us it is an article of our faith that there are not. Then why do we still see about our streets men and women whose very faces tell us how low we have allowed them to sink?

Some people devote their lives to combating the conditions under which our fellow-citizens succumb. Most of us look on. We shuffle off our responsibilities on to a blind destiny, or have the impiety to cloke our indifference in religious phrases.

Yet if we fail to root out the evils in our midst, it is not the means, but the will that is lacking. In the past the cry of the suffering poor had to be loud indeed before it could penetrate to our ears. But the past also shews that whenever the sight of their misery galvanised us into activity, those evils which we pronounced intolerable were, in fact, swept away. Thus the wretchedness of the urban poor can no longer be taken for granted, or their circumstances be regarded as unalterable. These circumstances have been by no means arbitrarily and cruelly imposed upon us. We have created them ourselves, and are responsible for combating them. Indeed, so far from town life being necessarily deleterious, it is questioned whether, especially in a small town, it may not be made eminently favourable to social progress, as the race adapts itself to its new surroundings, and as these surroundings are modified to meet its needs. In our great cities the problems created by unmanageable numbers and by the extremes of poverty and wealth seem overwhelming. But in a small community many of the difficulties of larger towns do not exist; experiments may be tried with greater safety, and reforms more easily carried through. Nor have we the drawbacks which often render small agricultural centres so dead alive

and unprogressive, while to some extent it is still possible for us to combine the advantages of town and country. Under these circumstances it is open to us, if we will, to build up a town life more ideal perhaps than the world has yet seen.

The work has been begun. The standard of life has certainly been raised, and very real advances made. And the measure of success which has been met with in the past condemns us to severer efforts in the future. "Now understand me well," wrote Walt Whitman, "it is provided in the essence of things that for any fruition of success, no matter what, shall come forth something to make a greater struggle necessary."

This greater struggle will be to secure even to the poorest citizens a good chance of a good life: to have no more victims of our social and industrial organisation: to sweep away the circumstances which impose unnecessary suffering, and are injurious to the normal development of mind and body, which create almost irresistible temptations, and may lead to moral perdition. This is the aim of the new citizenship—that none but healthy conditions shall ultimately obtain in the town for which we are responsible.

CHAPTER III

OCCUPATIONS AND TRADES

WHAT are the means of subsistence of our greatly increased population? There are probably few towns of the size of Cambridge where greater difficulty is found in obtaining a clear idea or full knowledge of the kind and extent of employments which engage the working class population of both sexes. The town with its population of over 53,000 contains no staple industry; few factories or firms employ more than fifty hands, and the majority of employees seem to be working in groups of from six to twenty.

To carry out any systematic investigation of work under such conditions would be almost endless; the only possibility was to make enquiries in each class of occupation from some reliable member of the trade, either partner, manager, foreman or secretary, first as to their own business experience, secondly about the trade generally which they represented, and draw

therefrom broad conclusions regarding the trade of the town. In this chapter we will attempt to enumerate what appear to be the chief occupations, and from the following chapter, on want of employment, what we have been able to learn about the state of trade will be gathered.

It is said that Cambridge owes its university to the commercial importance which the town had previously attained. But now when a few canal boats plying to Lynn are all that is left to remind us of the busy traffic down the water-way to the sea, and when merry-go-rounds come to Stourbridge Fair instead of the merchandise of Europe, how are the tables turned, and the town come to depend upon the university! Though fewer people are engaged in the service of the colleges than in some other occupations, yet the amount of employment to which the university indirectly gives rise is very great, and the character of the trades and industries of the town has been largely determined by its presence. The number of university residents and the rest of the population have increased during the last hundred years in nearly the same ratio, the former being computed at 811 in 1801, and being in 1905 3811, to which should be added the number in the families of married fellows if we wish to compare the population of town and university. It is the presence of

the university which makes the town important as a commercial and as a railway centre; it is its growth which has made the building trade its most important trade, while printing is perhaps its most characteristic industry. There is hardly any trade also which does not suffer from the alternation of busy and slack times occasioned by university terms and vacations. Yet we must remember that Cambridge still derives some importance from being the centre of a large agricultural district. And there is one industry recently established in the neighbourhood which benefits the town. In 1873 Messrs. Chivers started jam-making in addition to the fruit-growing which they were engaged in at Histon. Their business has now developed into a very important industry, and has greatly stimulated fruit-growing in the surrounding country, besides giving direct employment to a number of work people, nearly 2000 being employed during July and August. The greater part of these are drawn from the neighbouring villages, but some hundreds of factory hands go out by a special train every day from Cambridge, and by the enlargement of the business on various lines, and the development of supplementary industries, such as the manufacture of lemonade powder, jellies, marmalade, blanc-manges and custards, it has been found possible to keep some work going all the year round. During

the jam season not less than a hundred tons of jam a day are turned out at the factory, to be sent to all parts of the world. Fruit-canning is also an important branch of work, a special feature of this being the particular process adopted in the preparation of the tins which prevents the fruit being affected by metallic contamination.

Let us now turn, however, to the town itself, and see which are the most important occupations, judging by the numbers employed in them.

According to the census of 1901, 2133 men are engaged in the building trade* (or 15·6 % of the total number of men engaged in occupations), 648† in railway work (4·7 %), while we have computed that about 800 men are engaged in the service of the colleges (5·9 %). These are the three most important branches of employment.

The census figure for building includes bricklayers, bricklayers' labourers, painters, decorators, glaziers, carpenters, presumably also plumbers and plasterers,

* The percentages given in this chapter are the percentages of the total number of males engaged in occupations (the unoccupied being omitted). The figures refer, unless otherwise stated, to Cambridge and Chesterton reckoned together. In the occupational tables of the census all males and females aged ten years and upwards are included. The total number of males engaged in occupations is given as 13,627, of women 7682.

† Cambridge Municipal Borough.

and others. It includes also men engaged "on other Works of Construction, and Roads," for which perhaps about 110 might be deducted. It includes, as we have seen, a number of carpenters, possibly about 540, but another 312 men come under a separate heading of "Wood, Furniture, Fittings, and Decorations." It does not include brickmakers and men engaged at cement works. The cement works of the Atlas and Saxon Companies at Romsey Town employ about 220 men and boys; with the other firms probably about 250 to 300 hands are engaged in this branch of trade, which for the most part is regular, not seasonal, and consists of unskilled labour. Of brickmakers there must be also a large number, brick-works of six firms being established in the neighbourhood of Newmarket Road and Coldham Lane. The above numbers alone suffice to shew the importance of the building and allied trades in Cambridge; we shall see, however, that there is reason to believe that the numbers engaged in the building-trade have recently been largely reduced. As this is dealt with in the next chapter, nothing further need be said about it here.

In view, however, of the importance of the building-trade, it might be of interest before leaving this subject to give a table of wages which I am told are usually earned by men engaged in it in Cambridge.

	d.	
Masons', Plasterers', Bricklayers' labourers	5	per hour.
Painters	from 6—7	,,
Bricklayers	8	,,
Slaters (very few)	8	,,
Carpenters and Joiners... ...	8	,,
Plumbers	8½	,,
Plasterers	8½	,,
Stonemasons	8½	,,

The rate per hour is the "majority" rate. 56½ hours a week are worked in summer, and 47½ in winter.

Though there are no important railway works at Cambridge, yet as it is on the main Great Eastern line, and is also connected with the Great Northern, the London and North-Western, and the Midland Railways, a large body of railway employees have their headquarters in the town, and Great Eastern Railway locomotive repairs can be done here. About 650 men are engaged in various capacities as guards, engine drivers, porters, platelayers, stokers, carmen, inspectors and clerks on the four lines. Owing to the good railway communication with London and the surrounding country, the importance of Cambridge as a market is considerable, and it is the centre, as we previously said, of a large agricultural district. Large numbers of commercial travellers make their headquarters here. There is also a singularly high percentage of men connected with agriculture—

fields, farms, and gardens—4% as against 2·7% in Oxford and 2·1% in Gloucester.* The percentage, however, in Cambridge has, as might be expected, fallen during the last seventy years. The importance of the market may no doubt in some measure account for the very large number of hotels, inns, and public-houses in the town, *i.e.*, 279, or 1 to every 138 persons.† These houses give employment to many potmen, ostlers, and others. Brewers, maltsters, and aerated water manufacturers are important employers in the town.

University life gives a considerable amount of more or less regular employment through the colleges, some of which engage servants at a regular yearly, monthly, or weekly wage irrespective of terms. Other servants receive wages only during term; while a considerable number are only in casual employment, as a rule ex-collegiate, but dependent on university men. Also, as there is a certain amount of inter-collegiate service—a man being perhaps gyp or chapel clerk at one college and waiter at another—it is difficult to get clear statistics of the number employed under this head, neither does the census heading of "College and Club-service" help us much here. The

* Comparisons are made with Gloucester owing to its being a town of somewhat similar size to Cambridge.

† Cambridge Municipal Borough.

bursars, however, of the different colleges have kindly helped us with information, and I do not think that there can be less than 800 men employed as porters, gardeners, kitchen and buttery servants, waiters, gyps, and others.

Connected with university employment we must consider women's work. Large numbers of women find work, not only as bedmakers, helps, etc., in college service (where about 450 women are engaged), but also in the licensed university lodging-houses, of which there are about 620, inhabited by about 1300 men. Laundries, too, give work to about 600 women (Gloucester, with about the same residential population, employs only half that number), while Messrs. Chivers, in their jam factory at Histon, count from 200 to 400 Cambridge town women and girls as factory hands.

In Cambridge and Oxford the number of women workers is 35% and 38%, whereas in Gloucester it is only 28·9%, men in employment being respectively 80% at Cambridge, 79·6% at Oxford, and 83·7% at Gloucester of the total adult male inhabitants. This large proportion of women's work has to some extent a bad effect on men's labour. Where the earnings of the woman can be reckoned as a substantial part of the family income, the incentive for the man to work is always weakened. Where also work is given

to women which might be given to their husbands, the children are apt to be neglected, and the earning capacity of the rising generation is weakened. Thus workers amongst the poor who have had experience both of Oxford and Cambridge think that the Oxford system, by which men are employed on work similar to that which is here undertaken by bedmakers, has a better result upon the homes of college servants.

The University has to be fed and clothed, and therefore it is not surprising to find large numbers under the census headings of "Dress" and "Food, Tobacco, Drink and Lodging." Under the latter heading indeed 1673 men are included, the largest figure appearing in the occupational table next to that under "Building." It embraces, however, a somewhat wide range of occupations, and includes those employed in inns and hotels, the number of which has already been adverted to. The percentage of men under this heading is 12·3 for Cambridge, as against 11·2 for Oxford and 9·2 for Gloucester. Under "Dress" bootmakers as well as tailors are included. Of the former there are 300 and of the latter 204 in the borough, the total number of these and other people entered under this heading being 867 in Cambridge and Chesterton. The percentage is 6·4 (6·8 at Oxford and 3·8 at Gloucester).

Tailoring in Cambridge is interesting as being partly a non-local trade, for men after leaving the university often continue to employ the tailors who made for them when they were undergraduates. It is said, however, that the trade is suffering somewhat from the more general use of ready-made clothes.

In enumerating the industries of the town we should also mention Messrs. Fosters' Flour Mills (50 hands), the Gasworks (150), Electric Light (about 50), Swiss and Steam Laundries (94 women).

The most interesting, however, of all our industries is perhaps that of printing. The presence of the university led naturally to its early establishment here. In 1534 King Henry VIII. granted the university the right to appoint three stationers or printers, and the long succession of university printers began. Theirs was no unimportant position, for in 1586 a decree of the Star Chamber restricted printing to London and the two universities, and throughout the 16th and 17th centuries the government exercised a control over this industry by means of monopolies, regulations and the grant of special patents.

After a long struggle Cambridge succeeded in in establishing its claim to print Scripture narratives, and the University Press is to-day one of those privileged to issue bibles and prayer-books. It

remains also the largest and most important of the presses of the town, which employ between them about 450 hands, including apprentices. Bookbinding, as might be expected, is also carried on here to a great extent. And the manufacture of scientific instruments is another important industry, characteristic of the modern university town.

A general impression that "there are no factories" in Cambridge gives rise here to another general impression that the majority of the inhabitants are engaged in trade. As a matter of fact there are well upwards of a hundred premises subject to factory inspection; and, so far as I have been able to analyse the chief occupations, about one-half of the adult male population seem engaged in producing goods of one kind or another—bricks, cement, houses, furniture, aërated waters, beer, bread, sausages, pipes, cigars, clothes, soap, implements, wheels, cutlery, cycles, etc. Yet a remark of a recent speaker remains true: "If I were asked what is the chief article of manufacture in Cambridge I should have to say 'graduates.'"

In connection with the trades and industries of the town the question arises—Are these means of subsistence sufficient to support our increased population? "Cambridge is over-populated altogether" is an explanation of want of employment here which

is not infrequently given, intimating that the numbers of the working classes are in excess of the openings for work. In the next chapters this question will be considered.

CHAPTER IV

WANT OF EMPLOYMENT. I

IT is proposed in the next two chapters* to treat of the following questions: (1) the number of unemployed in Cambridge; (2) the causes of their want of employment; (3) the remedies for it which have been attempted or proposed.

The "unemployed" are sometimes divided into three classes:

A. The men who *cannot* work because of some bodily or mental infirmity.

B. The men who *will not* work.

C. The men who *want* work but cannot get it.

The first two classes are more correctly characterised as unemployable than as unemployed, and in dealing with the extent, causes and remedies of want of employment these distinctions must be kept in mind.

* These chapters were written in the Spring of 1906.

(1) *The number of the unemployed in Cambridge.*

There are two ways of estimating this:

(*a*) By counting up the actual out-of-work cases wherever they are found.

(*b*) By making enquiries in the various trades as to the demand and supply of labour.

Both lines of enquiry have been pursued. Let us start with the first. Where are the out-of-works, and what is their number? In the first place, wherever else they are, they are not in the workhouse. The official Poor Law returns taken alone would not shew us that there was any great distress or lack of employment in the town. The returns for the last week in January shew only one able-bodied man in the workhouse, and the expenditure on out-relief was lower than that of the corresponding week last year. The unemployed have therefore been supported in other ways, and there are three possible ways: (1) by their trade unions; (2) by relief works; (3) by private charity.

(1) *Trade Unions.* The Amalgamated Society of Railway Servants and the Amalgamated Society of Carpenters and Joiners give unemployed benefit. The latter Society gives benefit of 10*s.* and 6*s.* a week. The Cambridge branch, having 151 ordinary members, spent during 1905 the sum of £290 0*s.* 6*d.*

on unemployed benefit, and the returns for March, 1906, shew eighteen men out of employment, nine of whom were in receipt of 10s. a week and four in receipt of 6s. Travelling expenses are only paid to members when they are going to a place where they have already secured a job, and on condition that there are no members already at this place who are out of work. The rules of the different societies vary greatly. The Amalgamated Society of Stonemasons, for instance, gives no unemployed benefit, but travelling benefit to members in search of work. The percentage of the Cambridge unemployed, however, who have been supported by trade societies, or who have been enabled by them to find work elsewhere, must be very small. Trade unions have not fully developed their methods for coping with want of employment, and the Cambridge branches are not very strong. For instance, at least two-thirds of the Cambridge carpenters must be non-unionists.

(2) *Relief Works.* Unemployed men have been taken on at the Botanic Garden and by the Corporation. The Somerset Winter Employment Scheme is an arrangement by which men can be given employment at the Botanic Gardens at the expense of friends who wish to help them in this way. A similar work is undertaken by 'Major' Lord, of the Salvation Army, who is willing to provide work for

men, in respect of whom 2*s.* 6*d.* a day is paid, to supervise them while engaged upon it, and to do what he can to help them back into regular work. This latter plan, however, as it only came into operation last winter and was not generally known, has as yet been only on a very small scale.

At the Botanic Gardens forty-nine different men were employed during the winter (November 1st to March 31st). This was fourteen more than the previous winter. About £204 2*s.* 5*d.* was spent as against £150 9*s.* last year. Many more men might have been employed had more money been forthcoming. The applicants are selected with great care. They have to be recommended by a former employer or by the Charity Organisation Society.

During the past winter the work was given to men who had families, with the exception of a few single men in respect of whom special contributions were made. The skilled men who applied were chiefly painters, but the majority of the applicants were unskilled labourers. They were usually employed for four days in the week, their wage being 2*s.* 6*d.* a day.

The desirability of extending the sewerage system enabled the Corporation to provide work for many of the unemployed from Cambridge and Chesterton. The wish of the authorities was to take on every

married man who was willing to work for such a wage as his work was worth whenever sufficient work could be found for all. The number of applications was always much the greatest at the beginning of the week; it was generally therefore then that they had sometimes to be refused. As the week went on they steadily diminished, and were known to drop from 120 on Monday to 57 on Friday and 46 on Saturday.

Besides those men who were given work on the new Cherryhinton sewer, others were drafted into various gangs working inside the borough, and others were employed at the sewage farm, where £554 was expended this winter on work which was reported to have been undertaken, wholly or in part, in order to give work to the unemployed. Some men also obtained work at the cemeteries. The average wage at the farm and in the town was 2*s.* 6*d.* per day, though men engaged in piecework were sometimes able to earn as much as 3*s.* 6*d.* The majority of the men were unskilled labourers, but there were a few skilled, chiefly bricklayers, painters and decorators.

The total number of different men employed by the Corporation from the week ending Nov. 2nd to the week ending March 29th inclusive was 489. Of these it may perhaps be supposed of about 340 that,

if they had not been taken on by the Corporation, they might have had difficulty in obtaining work elsewhere. The total number of men employed during the winter season on works answering the purpose of relief works was therefore 389. These however, plus those supported by trade unions, cannot be taken as representing accurately the total number of unemployed. On the one hand the men at the relief works have not all, perhaps even the majority have not, been out of work solely and simply owing to abnormal depression of trade. On the other hand men have an astonishing way of living on nothing. Want of employment also constitutes an effective appeal to the charitable.

(3) *Private Charity.* Of the various instances of the exercise of charity I will select one. In Romsey Ward this winter a house-to-house visitation was organised with the purpose of collecting from those who were in work and relieving those who were not. The plan had only been instituted recently, and doubtless as time goes on the work will develope. The idea of it originated with a man who had observed for himself how various charities had been abused, how money intended for the relief of the suffering poor and for the unemployed had found its way into the pockets of men earning good wages, and how the wrong people had been helped

and the right people neglected. He thought that the poor should help the poor, and that men should be relieved by friends who knew their character and antecedents, and would therefore be able to help them with discrimination. Surely this is a step in the right direction, for working men are the best people to solve working class problems. It is impossible, however, to estimate how many unemployed have been supported this winter by private charity.

It will be seen that no definite conclusion as to the number of unemployed in Cambridge can be drawn from the above. If it were true, however, as is sometimes asserted, that there are between one and two thousand unemployed in the town, we should certainly have seen and heard more of these men in the course of our enquiries. There would certainly have been a greater number of applications at the relief works. The results do not furnish the slightest evidence of there being an overwhelming number of unemployed in the town.

In St. Matthew's this winter the unemployed were asked to register themselves. Only ten, however, took the trouble to do this, so that no evidence is thus furnished. In the poorest part of the same parish in December fourteen district visitors kindly made enquiries as to want of employment in their

districts. The results of the enquiry illustrates well what has been said about the three classes of out-of-work cases. It was found that amongst about 373 men living in these 14 districts, 73 were out of work or had been recently. This seems an enormous proportion, but in only 41 cases was the want of employment attributed to slackness of trade, and this would probably prove much too high a figure if each case were separately investigated; for the phrase is often made to cover a multitude of sins. Of the remaining 32, in the case of 13 it was attributed to ill-health, in the case of 3 to old age. We need not wonder that a cabinet-maker of seventy-five finds that "younger men do the work." Two were known to be unsatisfactory characters, and twelve preferred casual employment. In the case of two only it was attributed to their branch of trade having gone out. Thus 16 fall into Class A, 14 into Class B, and 43 into Class C.

It will help us in our subsequent enquiry as to the causes of want of employment if we ask what were the trades of the 41 men who were reported out of work owing to depression of trade. There was a tailor, a carriage painter, a gardener, and a shop-assistant. This accounts for 4, all the remaining 37 fall into two classes: 15 were skilled workmen, all belonging to the building or allied trades; the

other 22 were unskilled, 18 being put down simply as 'labourers.'

Let us next pass to the second line of enquiry, concerning the demand for labour in various trades. As stated above, enquiries have been made from representatives of the chief branches of trade in the town. In none of these does there appear to be at the present time any exceptional depression except in the building and allied trades. It is necessary therefore to consider these in particular.

The building trade is always one of the first trades to suffer in times of depression, and one of the last to recover. Of late years it has been depressed throughout England; it now begins to show at last signs of recovery. The Cambridge building trade has suffered along with that of the rest of the country, but in addition there are here special causes which seem to have led, not simply to its temporary depression but to its decline. Also it shows little sign of recovery.

Everyone knows how, in addition to the house-building in the suburbs, a great deal of building has recently taken place at Cambridge, chiefly in connection with the colleges. Yet, if the buildings could be enumerated which have been erected here during the last twenty-five years, most people would, I think, be astonished at the number. The following are

some of the more important, erected between 1880 and 1904:—1879—82, Ridley Hall (first portion); 1880—3, Leys School, North House; 1881—2, Selwyn College (first portion); 1883, Archaeological Museums; Pembroke (additions); Girton (additions); 1884, Jesus College (additions); Free Library, Reading Room; 1885, St. John's (additions); General Post Office; 1885–94, Emmanuel College (additions); 1886—8, Newnham, Clough Hall; Girton College (additions); 1887, Henry Martyn Hall; 1887—8, Chemical Laboratory; 1887—90, Roman Catholic Church and Rectory; 1888—9, Christ's College (additions; 1889, University Library (additions); 1890, Queens' College Chapel; Sidney Sussex (additions); Perse School; 1890—1, Schools for Anatomy and Physiology; 1891, Ridley Hall (second portion); St. Columba's Church; 1892, Trinity Hall, Latham Buildings; 1893, New Science School at Leys; Newnham College, Pfeiffer Buildings; King's College (additions); Foster's Bank; 1894, Engineering Laboratory; 1894–5, Cambridge Training College; 1895, Addenbrooke's Hospital (additions); Guildhall, County Courts; New Theatre; 1897, Free Library, Mill Road; 1898, Newnham College, Library; 1898–9, Westminster College; Westcott House; 1901, Engineering Laboratory (new wing); Police Station; 1902—4, Sedgwick Museum; Botanical Laboratory;

Law School; Medical School, New Buildings; Caius College (additions). During the same period, house-building has been very extensive, while a heightened standard as regards the provision for educational needs, has resulted in about twenty-five schools being added to, built, or rebuilt, while some fifteen churches, chapels and mission halls have been erected.

Such extensive building operations could not, of course, take place, without greatly stimulating the building and allied trades. Many men engaged in them have doubtless been attracted from a distance and have settled in Cambridge. Many, too, have probably been attracted from the surrounding country, employers being likely to give preference to country men in a trade where physical strength counts for so much. There is, however, no prospect of anything like the same amount of building being undertaken during the coming twenty-five years. The University is not likely to continue to build at an equally rapid rate unless some unforeseen millionaire enables it to do so. Nor is it probable, that either the number of the members of the University, or the population of the town, will increase very rapidly in the future. As regards the former, it is significant that the number of matriculations, though this year (1906) it is much above the average, has shewn but little

tendency to increase if we look back over a period of fifteen years. As regards the latter, the increase in the past has been partly due to immigration, but there is nothing now to attract labour from a distance. An unusually large proportion of houses were standing empty even in 1901 (in Cambridge, about 3·6 per cent., and in Chesterton, about 4·4 per cent., as against the average of 2·6 for twelve towns of somewhat similar size) and the number has probably increased since then. Cambridge, with about the same number of inhabitants as Gloucester, has about 3000 more houses. An agent with an experience of fifteen years in the letting of working-class houses, says that he never had so large a number of houses on his books as at the present time, and the prevalent fear of Cambridge being over-built, makes it increasingly difficult to borrow money for the purpose of building houses of a small size.

It can therefore be easily seen that, quite apart from the general depression of the building trade, it was impossible for the trade in Cambridge to maintain its former prosperity in face of the shrinkage in the local demand for building. No doubt, when the building trade revives in the country at large, the Cambridge trade will also improve, for the larger firms obtain contracts in all parts of the country, and thus sometimes have a large number

of their skilled workmen at work in other places. But the firms of sufficient size to obtain such contracts do not between them account for as much as two-thirds of the total number of men employed in the building trade in Cambridge, and it is the skilled workmen in their employment who would be sent to work at a distance. The very numerous small firms and the unskilled labourers must depend almost entirely on local building operations.

Again, Cambridge is more hardly hit than the rest of the country by the decline of the building trade because it may be regarded as the staple trade of the town. It employed in 1901 over twice as many men as are in the employment of the colleges, three times as many as those working for the railways. According to the occupational census of 1901, the number engaged in "Building and Works of Construction" is 2133. The next largest figure comes under the heading of "Food, Tobacco, Drink and Lodging." This is a somewhat miscellaneous heading, but all the various workers who are included under it only amount to 1673.

These considerations shew both how serious is the decline of this trade for Cambridge, and how permanent it is likely to be here. To obtain definite information, however, enquiries were made from all the building firms of the town (numbering forty-

four), and our application was met with a courteous response. The representatives of thirty-two of these firms kindly gave us definite information about the numbers of men in their employment, and the remaining twelve were such very small firms, that uncertainty as to the number of men they represented could hardly invalidate the main conclusions.

On Nov. 30, 1903, about 1408 men seem to have been in the employment of the Cambridge building firms, and on Nov. 30, 1905, about 1218; 190 fewer men were therefore being employed at the latter date, the numbers on the staff of the firms having been reduced 13 per cent. What has become of these 190 men? Have any of them left Cambridge, have they found other work, or are they unemployed? A comparison with the census returns (although there is some uncertainty in comparing returns made by different people in different ways) appears to point to another reduction, possibly a larger one, in the preceding two years, 1901—1903. Nor can we take the figure for the last two years as anything but a minimum. Many men must also have been thrown out of work who were not on the staff of the building firms, but who were engaged in special lines of the allied trades, and who depended for employment on contracts with the builders. It is interesting to compare with this the conclusions arrived at by a

carpenter who enquired into all trades in the building line and estimated that there were out of work about 60 carpenters, 60 bricklayers, 30 plasterers, 20 plumbers, 100 painters, and 70 to 80 labourers. Of the allied trades the general opinion seems to be that the carpenters have suffered the most. An additional reason for this is the extensive introduction of machinery which has recently taken place in this branch. Those perhaps who have suffered the least are the stonemasons, stone-work being more in fashion in house-building than it used to be.

As regards, however, the trades of the town unconnected with the building trade, there does not appear to be any unusual depression. The Secretary of the Master Bakers' Assocation stated that he knew of no bakers out of work. His trade does not fluctuate with the vacations as much as some others. Christmas and Easter bring extra work in the shorter vacations, and during the Long, work can be obtained at the seaside. No members of the Cooks' and Confectioners' Benefit Society were out of work. We have seen that a comparatively large number of Cambridge men are in the railway service, and the employment given by this branch of work is not subject to fluctuations. In some trades indeed there seems to be actually a dearth of really skilled workmen. The almost universal reply of employers to

enquiries made in respect of the demand and supply of labour was, "There is any amount of unskilled labour; but we cannot find the skilled and reliable workmen we require." Two employers stated that they had been obliged to import skilled workmen from the north of England, and at the Pitt Press it has sometimes been found necessary to engage men from a distance. This lack of local skill is certainly to be deplored, especially in the printing trade, which ought to be one of the most flourishing in the town.

CHAPTER V

WANT OF EMPLOYMENT. II

I. *Causes of Want of Employment.*

First, as regards the unemployable. A reason very commonly assigned for loss of work is drink and consequent unsteadiness. One instance was cited in the course of our inquiries in which 17*s.* was known to have been paid as the week's drink bill out of a wage of 30*s.* earned by an otherwise excellent workman. A poor physique and a loafing disposition are also leading characteristics of this class, as will be described later.

Secondly, as regards the unemployed—the men who want work but cannot get it. The causes of their want of employment are of two kinds. There is one set of causes which are permanently with us, being inherent in the nature of our industrial conditions. Such causes are regularly recurrent slackness of trade in winter and in the vacations; regularly recurrent slackness at particular times of

the year in certain trades owing to their being seasonal; or again, there are the "accidents of industry"—changes in methods of production, involving men being thrown out of work because their particular branch of work has "gone out." It is not, however, the want of employment arising from such causes that we have in mind when we use the phrase, but rather that exceptional distress which we have become accustomed to attribute vaguely to depression of trade. The second set of causes are those which operate apart from the ordinary routine of industry; and underlie widespread and unusual difficulty in obtaining work.

The two chief causes which come under this heading have doubtless already been inferred from the previous pages. We saw that out of 41 cases of unemployed in Barnwell, 15 men were connected with the building trade and 22 were unskilled labourers; also that these two classes of men formed the great majority of those employed by the Corporation and at the Botanic Gardens. The two chief causes are (1) the decline of the building trade, a subject we have already dealt with, and (2) the preponderance of unskilled over skilled labour.

In speaking of the preponderance of unskilled labour, the question of the unemployed becomes so entangled with that of the unemployable that it is

impossible to treat of them separately, because so many labourers are unskilled for no other reason than that they lack the physique, intelligence, or character to be fit for any better work.

A great deal of want of employment is due simply to ill-health, the average physique of the working man being lower than it ought to be, and life-long semi-invalidism not being uncommon. We have most of us met with cases where men have married and brought up large families, though they never, not even at the very time of their marriage, had any reasonable chance of being strong enough to work sufficiently to support their wives and children. Quite apart, however, from such definite handicaps as heart disease or phthisis, there are numbers of men physically incapable of a good day's work. Wherever also there is the possibility of living without working there will be found in every class of life men who will avail themselves of the opportunity to be idle. In Cambridge it is more possible than in many places to live without an income. This is partly because there is so much carelessness or want of discrimination in the exercise of charity, so that men with their wives and children have been known to live for years outside the workhouse, yet without any work. And it is partly because there are so many ways of earning money casually without sub-

mitting to the strain of continuous labour. Quite a lot of money can be made at times by lifting down luggage from cabs, picking up tennis balls, etc., enough to tempt young men from the drudgery of regular work, yet not enough for a livelihood.

No doubt in the long run much more suffering is entailed for most people by a precarious livelihood than by drudgery, but the example of some particularly clever beggars and loafers, who have succeeded in scraping along without too much inconvenience, makes young men the more ready to drift and shift. I have known of a big heavy lout of a young man, sixteen or seventeen years of age, living at home on what his mother earned as a charwoman and trusting to luck for the future.

Men of this character will often loaf during the summer, but will work in winter when the pinch comes. It is supposed that some of the men who have worked for the Corporation for the last two winters never attempted to find work in the intervening summer. They preferred to hang about the market-place and pick up casual jobs.

Such habits react on the physique and character and even on the intelligence, so that casual workmen always tend to become unemployable. Work becomes more and more distasteful owing to a growing physical unfitness which idleness promotes.

The visitors in Barnwell reported 12 men out of 73 to be out of work because they were lazy and "preferred casual employment." Men too will often come round to move the compassion of the charitable by representing themselves as heroes of the unemployed, and beg under the pretext of asking for work. It is not an infrequent experience of employers to offer them work and find it refused. I have been told of the frank answer given to one Cambridge employer: "That won't do for me; I want a light tiffle!" Or if the work is not thought too hard the pay will be thought too low. Often at the Corporation store-yard men whose work is not worth more than two shillings a day are offered this and they refuse it. A low degree of intelligence is often noticeable. As an employer of unskilled labour put it: "I have plenty of men applying for work, but very few have heads on their shoulders sufficient even for unskilled work."

Setting aside, however, entirely those men who drift into the ranks of the unemployable, we have far too large a number of unskilled labourers. Possibly many were attracted into Cambridge from the surrounding country at the time of the reorganisation of the drainage. But their number is a difficulty which is felt not only here but all over the country. In connection with most trades there is a certain amount of unskilled labour wanted, and there are

some occupations which consist entirely of unskilled work, but at present we have too few skilled to too many unskilled workmen. The earnings of even the better class of unskilled labourers are therefore precarious. It is astonishing that under these circumstances we should allow so large a number of boys to grow up as unskilled labourers, yet even artisans are sometimes content with no better prospect for their children. When a child leaves school there are so many immediate drawbacks to his learning a trade; so many immediate inducements for him not to do so. Independence tempts the boy. Immediate earnings tempt the parents, for in large families it is difficult to dispense with the earnings of the elder children. In Cambridge there is a great demand for errand boys, though their earnings are not so high as those obtained in London. There would perhaps be little objection to boys taking to this work for a year or two after leaving school if they were at all likely to consent to learn a skilled trade afterwards, but the time for apprenticing once past they will not readily submit to instruction. They drift into the ranks of unskilled labourers. The 4*s.* or 5*s.* a week, which was so much prized at fourteen years of age, means perhaps 17*s.* a week at twenty, or even less; nothing more all their life long, and this precarious.

In connection with this we must mention also one other class of men—the men who call themselves skilled workmen, but who are really only half-skilled. Many young men will learn a little here and a little there, will not stay in one place long enough to master what they learn, but will go off in the hope of getting higher wages for work which they are incapable of doing well. The printing trade for instance cannot be mastered under seven years, and this particularly lengthy period of instruction is rather daunting, more especially when the trade can be partially picked up in half that time. But even in trades which can be much more quickly learnt, anxiety for quick returns has similar results. Often too a sheer incapacity for perseverance leads to constant changing, and few masters will take the trouble to teach a trade thoroughly when they know that a lad, on the slightest pretext, will throw up his work and go off to anything he fancies, more often to nothing or to casual jobs.

Thus, in addition to our too numerous unskilled labourers, we have a large class of semi-skilled men. As was said above, a certain amount of unskilled labour will be wanted to the end of time, but this half-and-half skill is of little use to anyone, and with improved machinery and growing specialisation, it will in the coming years be less and less in demand.

III. *Remedies for Want of Employment.*

Let us recall the three classes:

A. The men who *cannot* work.

B. The men who *will not* work.

It is obvious that in these classes only far-reaching social reforms can in any way meet the evil. All effort for improving the conditions of life, and for raising the physical, intellectual and moral standard of the working classes, will directly bear on the question of want of employment. Then we have:

C. The men who *want* work but cannot get it.

We saw that there was:

(1) Regularly recurrent distress at certain times of the year. Some day, perhaps, the establishment of subordinate industries for slack seasons may equalise the work throughout the year, and, it has been suggested, that the Corporation might try to arrange to have more of its work done at the times when the building trade is slack, and that private residents who have work to give, however small in amount, should endeavour as far as possible to give it out in the vacations. But if work cannot be equalised throughout the year, at any rate the income arising from it can. This remedy lies in the hands of the men themselves: to make the year's income meet the year's expenditure. This subject is treated in a

later chapter. We also mentioned those men who are thrown out of work by their particular branch of trade going out. In Cambridge, however, the number of men who suffer in this way must be extremely small.

But we have also to deal with:

(2) Exceptional distress, which may be caused by the cycle trade or some unusually great economic change. How are we to grapple with this? It is necessary, in the first place, to distinguish between the two kinds of measures which may be used in dealing with want of employment. All such measures are either palliative or remedial in character. By palliative measures, I mean those measures which aim at alleviating the distress caused by want of employment, at preventing particular men from starving because they have been thrown out of work. By remedial measures, I mean those measures which strike at the root of the evil and aim at preventing want of employment itself. It is clear that we must use measures of both kinds. If we used the second without the first it would be cruel; if we used the first without the second it would be foolish. In Cambridge we are fortunate in the palliative measures which have been adopted. It has been shewn how the Corporation Works and Botanic Garden Scheme supplement each other, and, between

them, they have been the means of alleviating a vast amount of suffering and preventing the distress from becoming as acute as it has been in so many towns. What, however, are our remedial measures? None appear to have been so far adopted. We are using palliative without remedial measures. Many people blind themselves with the vague hope that as "trade will improve" things will right themselves some how in time without any effort on our part, so that all we have to do is to tide over the interval as best we may. But so long as the causes of want of employment remain the evil itself must remain.

We have seen that two causes in particular have produced want of employment here—the decline of the building trade and the preponderance of unskilled labour. There is no likelihood of the building trade recovering to the whole extent of its former prosperity. Doubtless fewer children will now be brought up to the trade; indeed there is already a strong feeling against allowing them to look for their livelihood in this direction. Gradually therefore the supply of labour will adjust itself, and want of employment due to this cause will indeed right itself if we are willing to wait twenty or thirty years. The reabsorption of the efficient unemployed in their own trade in another place or in an analogous trade now takes place very slowly, owing partly to

the want of an organised system of collecting and distributing information as to the demand for labour in different parts of the country.

Is there, however, any likelihood that the number of unskilled labourers will diminish, or are there not on the contrary causes directly tending to increase it? Indeed, not only are we unable to hope that a few seasons will see us out of our difficulties without effort on our part, but it may be gravely questioned whether our inactivity will not make matters worse. If by our relief works we furnish a demand for unskilled labour, and encourage also skilled workmen to stay where they are not wanted, the causes of want of employment do not simply remain unchecked, they are fostered. Thus year by year we shall have a larger number of unemployed upon our hands; and, to speak of nothing else, our finances will inevitably feel the strain. It is noteworthy that the number of men employed by the Corporation has steadily risen winter by winter, and though this may be in part due to the work becoming better known, the increase is in accordance with what has been found to be the invariable sequence of events. People come on to relief works more readily than they pass off them again; at last they come to form a permanent and continually increasing body of men. The class of men entitled 'unemployed' grows with the

provision made for them. It is not, however, by having relief works that the danger of promoting want of employment is incurred; it is incurred simple and solely by having them without supplementing them by such radical measures as may prevent the present want of employment becoming chronic, or of recurring in the future.

In treating a disease we do not attack the symptoms and try to get rid of them; we attack the evil which produces the symptoms, and try to get rid of that. Indeed, if the symptoms are suppressed while the disease remains unchecked, the patient is apt to die. If we support out-of-work cases while making no effort to prevent want of employment, we are courting suffering and disaster for large numbers of the working classes.

It is difficult to say what can be done for men thrown out of work by the local decline of the building trade. Emigration is often suggested, and a small number of men have emigrated from Cambridge during the last year, most of whom were sent out by the Salvation Army. The reasons, however, which render it impossible, at any rate at present, for emigration to take place on anything but quite a small scale, are too generally recognised to need repetition. It is less often realised how much would be gained were it easier to move men from place to

place inside England itself, in an organised way, instead of letting them come and go from one part and another as mere rumours of work happen to reach them. The mobility of labour is increasing as regards all trades, but in the building trade it is particularly important that its distribution should be regulated, because in no one place does the demand for this kind of labour ever remain uniform for any considerable period.

The remedies for the second cause of our local want of employment are, however, much more in our own power. It is our own fault if large numbers of our children are allowed to grow up as unskilled labourers, many of them too incompetent, even as unskilled labourers, to be sure of a livelihood. There were 7198 children on the books of our schools last Christmas. The present generation of boys leaving our schools will be men in a short time; they will either be swelling the numbers of the unemployed, or adding to the wealth and prosperity of the town. Shall we be able to say that we gave them every chance to become useful citizens, or shall we have to attribute their poverty and want of parts to our own neglect? Everything should be done to imbue our children with a love of work, and to make them physically fitted for it. What can be done to raise the standard of physique is touched on later. It is almost equally

important, however, to make them intellectually fitted for it. It is more and more realised that even for unskilled labour, great intelligence and versatility are of high importance, while for skilled labour they are even of greater importance than technical training, for they enable the workman to adapt himself to changes in the methods of manufacture, to master readily new branches of his art, and obtain such a grasp of the principles and details of his work that he can enter into it with an intelligent interest remunerative at once to his employer and to himself. Yet in the opinion of some competent judges even the intellectual attainments of our school children fall short of what we should desire in view of their future work, while a certain lack of ambition and power of application are noticed. The devoted work of our teachers is indeed beyond praise, and produces splendid results. We are as yet, however, only at the beginning of things, and are no doubt still very ignorant of the comparative value of different methods of education. Nor is the teacher's work furthered, as it might be, by outside interest, stimulus and help; neither is it supplemented, as it must be in later years, if the early training is not to be in a great measure lost. Yet, pending the reforms which in the future may have the effect of prolonging in one way or another the period of education, something more

might surely be done by means of our various kinds of clubs to impart to boys and girls greater physical and intellectual efficiency. But for a further reason what the teachers do achieve is too often lost when their pupils pass out of their hands. The whole future of a boy usually depends upon the choice of his lifework, and yet this choice is often delayed too long, and then is made simply at random or is a mere matter of chance. The circumstances which lead so many boys to drift into the ranks of unskilled labourers have been already described, and to divert this great stream of energy into more profitable channels is of the utmost importance.

It has therefore been recently proposed to start in Cambridge a Registry and Apprenticeship Committee. The Committee does not propose to attempt to revive the old system of apprenticeship, which, under modern conditions, would be a difficult and undesirable undertaking for a number of reasons affecting the interests both of employers and apprentices. Employers generally find it now of more advantage to divide their work into boy's work and men's work, and become less and less inclined to be responsible for giving instruction. The old restrictions which bind the apprentice are not in harmony with the spirit of modern industry, and in an era of such rapid industrial changes he naturally shrinks

from engaging himself for a term longer than that which is really necessary for the acquirement of his craft. But so long as no sufficient technical training can be substituted for the master's teaching some modified form of apprenticeship (with or without indentures) must remain, as it at present is, the recognised means of entering a skilled trade. The difficulty which debars so many children from being apprenticed is no longer the payment of a premium. The Pitt Press and many other leading firms in various trades do not require one; many employers are willing to forego it in special cases; there are also charities in the town which make grants for apprenticeship. The real difficulty lies in the ignorance of the parents as to the issues involved, and as to the best industrial openings. The work of the Committee would be to collect information on this subject, to furnish advice to the parents of children leaving school, to help in placing the children, and to further by every means in their power their instruction in skilled trades.

If we bring up our children to be able to work, and if we make them capable of specialised work, the probability is that they will find work; and if this hope is disappointed in Cambridge they will be sure of a livelihood elsewhere.

Finally, it must be observed that want of employment is partly a social, but partly also an

industrial problem. It is, as it were, inherent in the nature of industry that skilled and unskilled labour should be required in certain proportions; that a different amount of labour should be required at different times of the year, and at certain places at different times. These industrial problems require for their solution the better organisation of industry. To take one small instance of the simple expedients evolved by those who come into direct contact with industrial difficulties. Many trades unions issue to their members a circular in which the state of their particular trade is described in all parts of England where they have branches established, the information being derived from their branch secretaries who send regular reports as to the demand and supply of labour in their own districts. Thus the members of these unions, when unable to find work in their own locality, have accurate information as to the prospect of finding it elsewhere. Doubtless, in the future, very many methods will be evolved both for circumventing difficulties and for mitigating the evil effects of conditions that are unalterable. But it is to working men themselves, and to employers and employed acting in co-operation, that the origination and development of these methods will be due. Hence the importance of working men making a serious study of problems which so vitally concern

the welfare of their class; and in our own town the interest which they increasingly manifest in the possibility of finding their solution is full of promise for the future.

CHAPTER VI

HEALTH AND TEMPERANCE

ILL-HEALTH, poor physique, lowered vitality, in some cases cause, in other cases contribute to, or are connected with, a great variety of evils, such as want of employment, pauperism, intemperance, petty crime, etc.; and where they do not conduce directly to any of these, a working man will still be seriously handicapped in the struggle to live, and to live well, if he is lacking in vigour, efficiency, or power of endurance. His health is a valuable asset, not simply to himself and the family he supports, but also to the community for which he works.

The health of some classes of society has doubtless improved with the recent advances in medical science and the more general diffusion of knowledge concerning the laws of health; but it is difficult not to believe, though it is often denied, that the transition from rural to urban conditions has impaired the vitality of the wage-earning population. However

this may be, it is quite incontrovertible that the standard of health amongst the working classes is lower than it ought to be, and therefore the possibility of raising it demands our serious consideration. This possibility seems mainly to depend upon:

(1) The action of local authorities as regards such questions as housing, sanitation, food, water, milk-supply, prevention of disease, etc.

(2) The knowledge and the powers of management of the women of the working classes as regards cooking, hygiene, care of children, etc.

(3) The attention paid to health questions by all those who, whether in connection with schools or voluntary societies, are brought into contact with children or young men and women, and are able to encourage physical exercise by means of drill, gymnastics, outdoor games, athletics, etc.

Finally, there are certain measures which appear desirable but which would involve fresh legislation. As, however, we are dealing only with questions of immediate and local interest, these will be ignored. Nor have we space to deal with all the subjects mentioned above. We have already alluded to the improvements resulting from municipal activity, and shall touch later on the valuable work of certain voluntary agencies which promote physical improvement and health-giving recreation. The first part

of this chapter will deal with (1) housing of the working classes and (2) domestic management.

Housing in Cambridge.

Housing in Cambridge is not absolutely satisfactory, for though there are few cases of extreme density of population, the unequal distribution of the inhabitants causes some houses to be badly crowded. And over-crowding and incomplete sanitation must be regarded as serious evils, even where they do not prevail to any great extent, and where they do not seem to produce actual ill-health; for people who live under unwholesome conditions may not indeed fall ill, but their physical efficiency is often impaired and their vitality lowered.

In 1902 a housing committee was formed, representing the Cambridge University Branch and the Cambridge Women's Branch of the Christian Social Union. A report was presented to the Borough Council in March, 1904. A population of 8974 was reported on, and 2226 working-class houses were enquired into. The following is a brief statement of the worst evils investigated.* It must be borne

* A full account of the results of the enquiry was given in an article entitled "The Housing of Cambridge," by Henry Cayley, which appeared in the *Economic Review*, October, 1904. It was reprinted in pamphlet form, and copies, price 1*s.*, may be obtained from Miss Cayley, Garden House, Cambridge.

in mind, however, that space permits only of a few of the cases in the report to be enumerated here, and that though not mentioned, the same evils unfortunately exist in *every* poor district of Cambridge.

(1) *Over-crowding.* More than two to a room is the standard test of over-crowding. In making their investigations the Committee counted as a "room" any room which is likely to be used for spending any considerable part of the twenty-four hours in, generally either a kitchen, parlour, or bedroom. Sculleries, wash-houses, and such basement rooms as are merely suitable for stores were excluded. They found that in Cambridge the percentage of people living more than two to a room in the houses reported on was 4·2. In York the percentage for the working-class population is 10·1; in Glasgow, for the whole population 59%. But in a single district, Castle End, the poor part of St. Giles' parish, where some of the evils that were investigated were found to exist to a greater extent than in other districts, the percentage was higher than in York—12·6. There were also found to be 81 people in Cambridge living three or more to a room, of whom 38 belonged to St. Giles' parish.

One set of tables drawn up by the Committee shewed the number of persons to a room. They thought it worth while, however, to draw up two

sets, and the second shewed the number to a bedroom. "Bedroom" was taken to mean a room which is used for sleeping in, and is called by the occupants a bedroom. In many cases it would have appeared more desirable to use one of the living-rooms for additional sleeping accommodation; but the tables were intended to represent how the rooms were actually used, rather than how the occupants might have best used the accommodation they had. The following few figures are extracted from the second set of tables:

Four-roomed houses:

400 persons living 3 and over to a bedroom (St. Matthew's).
100 „ „ 4 „ „ „ (St. Paul's).
52 „ „ 5 „ „ „ (St. Andrew the Less).
12 „ „ 6 „ „ (St. Andrew the Less).

Two-roomed houses:

66 persons living 3 and over to a bedroom (St. Giles').
15 „ „ 6 „ „ „ (St. Giles').

These facts speak for themselves, and imply that a certain part of the population reported on were living under conditions of over-crowding.

In the report on the sanitary condition of the Borough of Cambridge for the year 1905 it is stated that since the publication of the Housing Committee's report ten cases of over-crowding have been satisfactorily dealt with. There still remains much to be done.

(2) *Houses in bad structural repair or defective in height.*

Out of 2040 houses investigated, 306 were found in need of repair, of which 81 belonged to the parish of St. Andrew the Less. Either the roofs, or walls, or floors were not strong enough, or they were found to be affected by damp. Besides these, 258 houses were found to have rooms less than 8 ft. high; 89 of these were in the parish of St. Andrew the Less.

(5) *Houses without a yard.*

Space only permits of the worst cases being stated—47 houses in St. Giles' parish; 24 houses in St. Andrew the Less.

Along with this evil enters the problem of narrow passages, back-to-back houses, insufficient light and ventilation, examples of which exist in many parishes of Cambridge, especially in the older parts of the town.

(4) *Defective water supply* is a matter of grave concern.

There were 15 houses in St. Andrew the Less and 20 in St. Matthew's parish sharing one water-tap. There were 38 houses supplied with water from wells and pumps instead of from the town main. In the report above referred to (year 1905) it is stated that about twenty houses have been now supplied with water from the Company's main.

There were 40 houses in St. Giles' parish with 1 water-closet for 2 houses; 24 in St. Andrew the Less with 1 water-closet for 3 houses; 117 in St. Andrew the Less and 106 in St. Philip's with water-closets out of order or with no arrangement for flushing. In the above-mentioned report it is stated that 94 closets had in the course of the year been provided with flushing-tanks. Much is also being done every year as regards ventilation and general inspection of drains.

Friendly visitors should acquaint themselves sufficiently with the law* to be able to form some judgment on the evils which come beneath their notice, and to take the necessary steps to obtain their remedy. Voluntary enterprise could also do a great deal towards improving the housing of the working classes, as may be seen by the satisfactory results in the case of the 24 cottages in Flower Street and St. Matthew's Street, which are managed on the system advocated by Miss Octavia Hill.

Those connected with the management of these cottages would not desire to claim that the *buildings* are good enough to call for praise or imitation, but only that the system of management is one that

* Copies of the leaflet, "Hints for District Visitors" (Sanitation) can be obtained from the Secretary, Social Service Bureau, 82 Regent Street.

ought to give better results than the methods which are more commonly adopted. There is plenty of scope for further work of the kind in Cambridge. It would seem especially useful to attempt to manage on similar lines some cottages of the standard size for a family (three bedrooms) and some single-room tenements. The few single-room tenements that exist in Cambridge are mostly in undesirable narrow courts, etc.; and the Flower Street houses have in no case more than two bedrooms. Recently certain members of the Christian Social Union and others have purchased a site in Corona Road, on which it is proposed to erect a block of six tenements, two on a floor, to be let at a low weekly rent and managed in the interests of both landlord and tenant. But though experiments of this kind are likely to be productive of much good, it is with the Corporation that the prospect of considerable reform lies.

Domestic Management.

With regard to the condition and welfare of the poorer mothers and families in home-life there is much to be said concerning the great need of better education. A very large proportion of the mothers are sadly deficient in knowledge and a proper understanding of their duties. Among the most important of these latter we number cookery, needlework, the

feeding and rearing of infants, and the practice of hygiene.

(1) The classes in cookery held for girls from the elementary schools are gradually affecting the homes of a certain proportion of young mothers, and the classes for married women are a great boon. Formerly ten of these were held during each of the three terms in the year in connection with five of the larger mothers' meetings, each taking two lessons a term. But in all but two cases the attendance was so insignificant (two to four only) that they had to be given up, and after ceasing altogether for a year or more they have been revived to the extent of four a term—two to each of two mothers' meetings where the attendance is good—forty-five to fifty at a time. It is a sad pity that no attendance could be arranged for the other lessons, so that all could have been maintained. One of the most useful points dwelt upon in these classes is the right way of boiling potatoes, there being a strong prejudice in favour of the worst method possible. Another is the familiarising of the mothers with the nutritive qualities of soup. This unfortunately is a very slow process some of the older people maintaining that they never have made soup, and "cannot take it." This usually is the case with the very poorest, who barely get any meat diet once in a week.

(2) On the whole the subject for which there seems to be the best provision is needlework, a knowledge of which is specially required by mothers. Many work fairly neatly, and can, *e.g.*, cut out a shirt; and though others cannot venture so far as that, a neighbour can often be found to do it for them.

(3) In the feeding and rearing of infants we touch a subject on which the mothers are in the greatest need of enlightenment. In the year 1904 819 births were registered in the borough of Cambridge, and 107 infants died under the age of twelve months; about one child in eight usually dies. Many, however, who do survive their first year come to school with their health permanently impaired, and carry with them to the grave the results of early mismanagement.

There are of course some careful, good, and painstaking mothers who successfully rear their children, being born with some natural powers of observation and some wits, and being blest also with reasonable means of subsistence for themselves and their families, so that they are enabled to give their children most of the care and attention they require without the necessity of neglecting their home in order to provide food. In other homes the ignorance and dullness on matters concerning the children's welfare are piteous,

and the unnecessary suffering that ensues will not bear recalling or realising. How often does one see a mother, with a fretting child on her knee, exerting herself in some most undesirable way to soothe it, while the real cause of the child's distress is quite obvious to any onlooker, but not to her. And the child will owe its relief, if it meets with it at all, to the onlooker's unwilling interference.

Those who visit among the poorer mothers, with any knowledge themselves of the needs and sufferings of children, will agree with the writer that the case on behalf of the children can hardly be overdrawn. They will have met with cases such as those known to her—of a mother of nine children having "buried them all"; of a young mother in distress because of the death of her infant, which had been fed, by the advice of her husband's mother, on biscuits when a week or two old; or may have heard of instances such as that which came beneath her notice a short time ago, of the disastrous use of the feeding-bottle with a long india-rubber tube. It was the doctor who interfered in this case, and it having been insisted on to him that the tube was kept *perfectly* clean, he produced a penknife and slit it from end to end, and disclosed the maggots that were breeding there.

Such instances illustrate the need for the work of

health-visitors. Two have just been appointed here by the Cambridge Branch of the National League for Physical Education and Improvement. These visitors work under the instructions of a lady-superintendent, and are sent to visit infants after the withdrawal of the doctor or maternity nurse, in order that they may help the mother by giving information and advice about the feeding and rearing of children; they are also sent to other homes where they can promote the general health of the family by giving instruction in regard to food and clothing, and drawing attention to the importance of ventilation and of cleanliness in all its forms. It is their duty also to report all cases of illness, as for instance cases of consumption, and to advise as to the steps to be taken to diminish the danger of infection. The high value of such work has been fully proved by the experience of other towns, and it has already met with much appreciation here.

(4) With regard to our fourth subject, hygiene, there is almost as much ignorance as on the one just considered. The open-air treatment of consumptive patients in the hospital, and the great benefit they experience from it, is helping to bring fresh air into favourable notice in all homes. But much yet remains to be done in homes where cleanliness in air and in every other way is not appreciated as it

ought to be. There is something that needs saying —again on behalf of children—to remove the prejudice against fresh water as a beverage. It is sad to hear it refused to a thirsty child as "not good for it," and then, milk not being forthcoming, it must have tea, if nothing worse. What wonder that these little ones are glad of sips of beer, if they can get it, when their natural beverage is denied them by well-meaning but ignorant parents.

Although in speaking of the health of the working classes we have only dealt with housing and domestic management, and have relegated to later chapters one most important branch of the subject—the physical training of the young—still the reader will be able to form some idea of the many-sidedness of the question, and of the number of the agencies whose work is consequently necessary if the desired improvement is to be effected.

To co-ordinate and stimulate the work of all these agencies is the object of the National League for Physical Education and Improvement, a branch of which has this year (1906) been established in Cambridge. We have already mentioned the appointment of health-visitors by this society. It is also making arrangements for lectures, by means of which it is hoped that a wider knowledge of the laws and conditions of health may be spread amongst the poor

and amongst those who can influence their lives. No doubt the work of the society will in future develope in many other directions also, but its scope will, in part, depend upon the financial support it receives.

Temperance.

Connected with the question of health is that of temperance. The same causes often produce both a debilitated physique and the craving for drink, and these again react upon each other. The nature of the temperance problem varies in different parts of England, and here its seriousness is obscured by the form it takes. The number of convictions for drunkenness is low in Cambridge, but unfortunately this cannot be taken as indicative of temperance. It is feared that a great deal of steady continual drinking goes on, especially among college servants, and constant drinking, even if it does not lead to much actual intoxication, produces the following results:

(1) It lowers the physique, and, as the evils it produces are hereditary, being often traceable to the third and fourth generation, it is a serious factor in physical deterioration.

(2) It conduces to various forms of disease.

(3) It is often a cause of early death, for a constitution undermined by the drink-habit makes a weaker resistance to the attacks of disease, and cannot derive

support from the use of medicines which have been deprived of their stimulating power.

(4) It impoverishes the family. In the present state of society men are often compelled to live and bring up their families on earnings which, even if they are laid out to the best advantage, can only provide the bare necessaries of life. The money spent on drink must then be taken away from the children's food. It has been truly said that "the inadequacy of the means of subsistence makes it a matter of vital moment that there shall be a wise economy of expenditure."

(5) It lowers a man by causing him to associate with bad company.

(6) It degrades his character, deprives him of his self-respect, undermines his will-power, tends to produce inertia, moroseness, and bad temper, and inevitably lowers his whole standard of conduct.

This drink-habit, so serious in its results, has a strong hold on the inhabitants of our town. The number of licensed premises in proportion to the population throughout England and Wales is one license to about 230 persons, but in this borough it is about one to 138. Let me quote the following illustrations: "The distance from the east side of Wellington Street to Hutchinson's Court on the south side of Newmarket Road is 796 yards,

and in this length of road (both sides) there are 22 public-houses (*i.e.*, 1 public-house every 36 yards). The distance from the north side of Northampton Street to the "Wheatsheaf" Inn on Huntingdon Road is 510 yards. In this length of road (both sides) there are 10 public-houses (*i.e.*, 1 public-house every 51 yards)."*

The result of an excessive number of licenses is that instead of a few large houses with licensees whose social status is such that the force of public opinion is brought to bear upon their business, there is a large number of smaller houses, and in these the tone is naturally apt to be lower. And amongst these small houses there is extremely severe competition. A publican subsisting on very small takings dares not risk losing a customer by refusing to serve him, and he is tempted to resort to all sorts of questionable practices for attracting custom. When also he is unable to make a livelihood he is obliged to go out to work, leaving his wife in charge, an arrangement which is said to contribute to the increase of female intemperance, as the woman is naturally tempted to gather her friends around her and they pass the time drinking together. The multiplication of small public-houses, moreover, makes police supervision difficult and expensive. But

* From the leaflet of the Cambridge Licensing Reform Committee.

besides all this "it may be safely laid down that in the case of drink the supply goes a long way to increase the demand. Many people do not particularly wish to drink, but will do so if the temptation is thrust upon them; there is nothing at all improbable in the old story of a man being able to pass one public-house but not two; many a man might easily go 100 yards to a public-house, but think twice before he went 200 yards more." After reading this perhaps the reader will glance at the special map, which was prepared in order to shew the excessive number of houses in the vicinity of the "Three Tuns," Castle Street, at a time when objection was (vainly) raised to the transfer of the licence of this latter house. Picture a man with perhaps an hereditary tendency to drink living in the heart of this neighbourhood. What chance would he have of avoiding temptation? What influence, moreover, must such a number of public-houses have over the district dominated by their presence? The reduction of the number of licenses is, however, only one of the many methods by which intemperance can be attacked.

The following societies are at work in the town:

(1) The Cambridgeshire Band of Hope Union, whose object is the promotion of total abstinence among the young, comprises 17 affiliated bands in Cambridge, with a total membership of 954 children.

(2) The British Women's Temperance Association has a branch in Cambridge with a membership of 314 women. In 1905 they opened a coffee-house, the "White Ribbon," which it is hoped will act as a counter-attraction to the public-houses in the neighbourhood, as well as serving as the headquarters for the work of the Association. An attempt has also been made 1904—5 by the B.W.T.A., in conjunction with the other temperance societies in the town, to lessen the drinking at the Midsummer Fair by providing a temperance refreshment tent.

(3) The Order of the Sons of Temperance, which is a benefit society for total abstainers, has three branches in Cambridge: the Cambridge Excelsior, with a membership of 81 men, 52 women, and 72 cadets; the Hope of Cambridge with a membership of 65 men, 23 women, and 51 cadets; and the King's Own, with membership of 75 men, 69 women, and 156 cadets. The cadets have separate meetings, and their numbers are included in the Bands of Hope. The members of this Society forfeit their benefits if they break their pledge.

(4) The Independent Order of Good Templars endeavours to further total abstinence for the individual and prohibition for the State by holding weekly meetings of lodges and occasional public meetings and lectures. There are two lodges in

Cambridge with a total membership of 124 adult and 153 juvenile templars, the juvenile templars being also included amongst the Band of Hope members.

(5) The Church of England Temperance Society has six adult and nine juvenile parochial branches in Cambridge, the total number of members being 741 adults and 1128 children.

Besides all these separate societies, a United Temperance Council has been formed in Cambridge, which consists of representatives from the various temperance societies and a number of outside members co-opted at the annual meeting. Concerning this Council, Professor Sims Woodhead writes as follows: "The work of the Council is largely deliberative; at the annual meeting the various topics of interest to temperance workers are discussed, and the work to be done in connection with each is allotted to the different committees. The various questions have to be viewed and attacked from many sides. Some members of the Council maintain that success can be obtained only by strenuous personal effort; others that unfavourable social conditions, poor or insufficient food, bad hygienic conditions, and wretched surroundings are accountable for much of the drunkenness that occurs amongst our lower working classes, and that it can be met only by an

amelioration of these conditions. Many believe that the better education of the young in temperance questions will do much to get rid of the great blot on our civilisation, whilst others hold that we must rely on legislative effort and achievement for any advance on our present condition. The Temperance Council seeks to unite these various workers, and to utilise the energy of each. It is appreciated that each member can do most work on the special lines in which he or she believes, and that temperance workers will be efficient or successful only in so far as they are enthusiastic and persevering, and in proportion to their faith in the methods employed."

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CHAPTER VII

THRIFT

VERY great suffering often falls to the lot of the families of the poor when the breadwinner is unable to earn by reason of want of employment, illness, or old age. Much of this suffering is, however, preventable by the strenuous action of the poor themselves. Where no waste takes place in food or clothing or in other directions, and the small sums thus saved are put by little by little, the earnings of a lifetime can generally be made to cover the expenses of a lifetime, and to the sufferings of weakness or disease there is not added the suffering of a pauper's life—the restraint and humiliation of the workhouse or the precariousness of life outside its walls.

Workmen in all seasonal trades tend to be more thriftless than those in regular employment. The poor are accustomed to live from day to day, and nowhere is their inability to picture the future more clearly seen than in their failure in a season of plenty

to provide for a season of want. Occasional high wages are not conducive to economy. They are apt to be spent as soon as received, the recipients being unaccustomed to deal with money which is over and above what they require for their immediate necessities. To take an illustration: "I was talking the other day," says a writer on the subject, "to a man who told me he could earn £3 a week for about three months, and then his earnings fell off till at this time of the year he is destitute. I asked him if he went for a holiday in the summer. Oh, yes, he went to Brighton with the missus for five days and the trip cost him £3. 'You see,' he said, 'there were the excursion tickets, and then the rooms cost a good bit, and we had our meals in an hotel, and what with the fresh air our appetites were wonderful; our breakfasts alone used to cost us 3*s.* 6*d.*'" Wasteful habits are too often the fruit of unusually high earnings, the approaching period of want being forgotten. At last the alternation of comfort and destitution comes to be regarded as inevitable, a habit of mind most prejudicial to thrift.

In Cambridge there are special difficulties in this matter. In many trades irregularity of employment is inevitable: some, like the building trades—which here play so large a part—can only be carried on under certain conditions of weather; others are

dependent on a demand that varies with changes of season or of fashion. These are represented in Cambridge as in every town, and in addition Cambridge has her own special problem of irregular employment in much of the work connected with the colleges. For months in each summer and for weeks in just the hardest part of each winter, when household expenses are heaviest, great numbers of college servants, and of others whose livelihood depends on the University, are thrown out of work. Such a state of things, necessarily prejudicial to habits of sustained industry, brings into especial prominence here the need for thrift and forethought, and vacations with their inevitable and regularly recurring unemployment can only be comfortably tided over if thoughtfully provided against during the short harvest of term time.

It must be acknowledged that the thriftlessness of the poor with its resulting misery is largely due indirectly and directly to the action of the rich. Indirectly, on account of the example they set. They preach thrift and often do not practise it. Here, again, there is a special difficulty in Cambridge, for the inexperience of undergraduates in spending money probably lowers the standard of thrift amongst those who work for them. But the action of the richer classes has also affected the question directly.

There are two incentives to thrift—the one has been removed, the other has not been developed. The two incentives are hope and fear—the fear of the consequences of failure to provide for the future—the hope of the honest independence which is its own reward. The fear of starvation will prompt a man to make great efforts to provide against emergencies, and he will often work for his children's sake when he would not work for himself. The harsh and extreme penalties for failure to provide for the family, for sickness, for old age, have one by one been removed: the children are educated free, in sickness there is the hospital, in old age the workhouse. But not content with this, at every point private charity is apt to step in to perform a man's neglected duties towards his family, and to save himself from the results of his improvidence. The rich have thus to a large extent removed the incentive of fear, while at the same time they have not developed the incentive of hope which might have been its substitute. A clear knowledge of the benefits to be derived from saving operates as strongly as fear of the consequence of failure to do so. "The poor," it has been said, "are not naturally unthrifty, but lack opportunities." They do not become paupers because they like that condition. On the contrary, they have still, strangely enough, a

desire to be independent of private charity and of the rates, and if given at first easy opportunities of saving they quickly learn its advantages, and by degrees become willing to make greater and greater efforts for this end.

As is seen in the following instances, much may be made of even the most unpromising material, where the advisability of thriftiness can be brought home and the habit inculcated:

"A visitor came across a family in her district whose home was an example of neglect, poverty, and unhappiness. The man drank, the rooms were dirty, the children neglected, and the wife hopeless. The man had never thought of saving anything, and, indeed, was constantly in debt and living from hand to mouth. Many visits were paid before he began to realise that by means of systematic saving he might transform his home and entirely change the position of himself and his family. When the conviction dawned upon him at last he began to put by, and in two or three years he was able to take a house and shop in a London suburb, to which he removed his wife and children; and when heard of by the visitor after several years had passed, his home was happy and prosperous, and he was in a fair way to become a substantial tradesman."

"Another family was found living in a terrible

state of dirt and disorderliness. The man earned good wages when at work, but his work was precarious, and he and his wife had always been accustomed to spend freely when money was in hand, and to get into debt wherever possible when work was slack. Food in extravagant quantities or almost no food at all—the management in this family was of the worst. A start was made in a collecting bank when work was good; the money mounted up so rapidly that there was enough to draw upon when the time of slackness came. The home gradually improved with the management, for when there is regular saving extravagance ceases, and as the children left school and started work, they each saved for themselves. After some years the family moved to a more respectable neighbourhood, where doubtless they will practise the thrift of which they first learned the value by means of a collecting bank."

This second case illustrates how much may be done towards fostering thrift by promoting a wise expenditure and management in the home. It has been calculated that the amount of money spent by a working man in supporting himself for a day and a half would keep him for two days if he bought for cash instead of on credit, and for three days if he bought in large instead of in small quantities.

Wise spending means wise saving. The amount which may be laid by at the end of the week must vary also with the knowledge and economy of the housewife—economy, not shewn in unwise stinting of food but in making the most of everything she has. It is a common experience with Cambridge visitors to see not only bread but meat thrown away. In many houses to cut down a garment for a younger child, or to turn an old dress instead of buying a new one, or even to put in the stitch in time which saves nine is impossible, sewing materials not being forthcoming. Again, the amount lavished on the children in the form of pocket-money often bears a curious proportion to the family income. "Twopence on weekdays and fourpence or sixpence on Sundays" one Cambridge woman of the artisan class stated as the ordinary allowance of her boy of only four years old. The difference that exists between households of the same size and managed on the same income shews it is not only a small wage which constitutes poverty.

For the poor who have not yet learnt the advantages of saving, the whole business is apt to appear impossible. If those desirous of helping them will familiarise themselves with the opportunities of saving that are easily available, they may do much by

suggestion, advice, and encouragement to change the thriftless into the thrifty.

It is necessary that there should be some simple and convenient way, and a thoroughly secure one, of putting by the very small sums that are saved bit by bit through wiser management as regards the necessaries, or greater self-denial as regards the superfluities of life. The Post Office Savings Bank was opened for this very purpose of providing a secure place of deposit for the savings of the poor.

Post Office Savings Bank.

England was the first and for long the only country to provide her people with facilities for thrift by means of a national savings bank. The P.O.S.B. was opened in 1861. Its success was immediate, and each ensuing year has shewn remarkable and uninterrupted progress.

Prior to this the few savings banks in existence had been of a local and semi-private character. There were but 638 in the entire kingdom, of which more than half were open but once a week, and only 20 daily, and that for not more than a few hours. No less than 14 counties were without any savings bank at all, and 25 per cent. of the working classes were without any possible means of deposit.

Moreover, much of the money that was saved was swallowed up by savings bank frauds, which were frequent and grievous in their effects. It has been calculated that prior to the establishment of the P.O.S.B. a quarter of a million of money was thus lost to the depositors. The P.O.S.B. places at the disposal of all who are able to save a safe and convenient means of deposit.

As regards safety it is established by Act of Parliament, and every depositor has the direct security of the State for the repayment of his money.

As regards convenience there is an office of the bank open throughout the day in every town and nearly every village of the United Kingdom, numbering in all little short of 15,000 offices. At any one of these money can be deposited, and it can also be withdrawn at any one and not only at the office of deposit.

Any sum from a shilling to fifty pounds may be deposited at a time, and for those too poor to lay by a whole shilling at once the Post Office issues forms for twelve stamps to be affixed at the convenience of the depositor, which, when full, are accepted in lieu of a shilling. Money may be deposited by children who have reached the age of seven, or on their behalf while under that age. A person may

have £200 in all in the P.O.S.B., and interest is allowed at the rate of sixpence yearly on each complete pound.

The total number of depositors at the end of 1904 was 9,673,717, having a total to their credit of over 148 millions, the average amount held by each depositor being thus £15 6*s.* 8*d.* During the same year 1,350,857 new accounts were opened. In addition to the Savings Bank the nation offers further facilities for thrift through the Post Office by means of investment in Government Stock, Life Insurance, and Old Age Pensions. In all these the same immense advantages are offered of absolute security and of convenience to the depositor in being able to transact the business at any place in the kingdom.

Investments in Government Stock can be made through any Post Office of sums from one shilling upwards. A man may hold £200 in the Savings Bank and £500 invested in Government Stock—£700 in all. The simplicity of this method of investment is a great advantage to persons who may have saved or acquired sums of money to them considerable, but who are utterly unversed in all financial transactions. At the end of 1904 there were 138,522 stockholders with £17,357,950 to their credit, over 39,000 investments having been made in the course

of that year. The simplicity of the transaction is again a marked advantage when we consider life insurance in the P.O.S.B., or provision for old age by the purchase of Savings Bank deferred annuities.

Any person between fourteen and sixty-five years of age may be insured for any amount from £5 to £100. Children between eight and fourteen may be insured for £5. Old age insurances may also be obtained. No further evidence of age is required than the insurer's written statement, provided that this is capable of verification by the Registrar-General. No medical examination is required when satisfactory evidence of health can be produced for any insurance not exceeding £25. For insurance beyond this sum medical examination is necessary, and is paid for by the Post Office. Deferred annuities of from £1 to £100 can be purchased at any Post Office, to begin at the expiration of ten years or upwards. The premiums for these or for insurances are paid alike through the medium of a Savings Bank account from which each premium as it falls due is officially transferred, thus occasioning no trouble to the depositor who receives notice that the premium has been paid. By this means he is enabled to make his payments at such times and in such sums as he can afford, as, for example, by saving

a penny weekly on the Post Office's stamp forms and paying each whole shilling into his bank account. If the balance in the account is insufficient to cover any premium due, he receives notice in time to make good the deficiency. Nor does he lose his money if unable to continue his payments, as, if after the payment of two annual premiums the insurance is allowed to lapse, such a sum of money will be returned as the premiums already paid may justify. The terms also of an annuity may be so arranged that the premiums are returnable on application or on death at any time before the annuity begins.

The simplicity and convenience of all these arrangements, and the absolute security obtained, should not be forgotten when contrasting the terms offered by the Post Office with those of insurance companies or other providential agencies. In 1904 517 insurances were taken out for £28,629, 465 being paid for £16,878; 128 deferred annuities were taken out for £2492, and 1297 were paid for £16,167.

To recapitulate:. the State, by means of the P.O.S.B., constitutes itself the banker of the people, and undertakes the charge of the savings of any man, woman, or child in any part of the kingdom. It

provides alike an easy method for the accumulation of odd pennies or for the safe investment of as much as £700. Such savings may be automatically applied to the purposes of life insurance or provision for old age. The security is absolute, the transactions are simplicity itself, the depositor's convenience is made a special study.

Some few years ago an effort made to determine by what classes of the community the P.O.S.B. is chiefly used, shewed 50 per cent. of the depositors to be women and children and 18 per cent. to belong to the working classes. The majority of the depositors no doubt are not to be reckoned as poor, but by means of penny stamps alone, the form in which the savings of the very poorest reach the Post Office, about £92,000 is saved yearly. At present every fifth person in the United Kingdom is a depositor in the P.O.S.B.

According to the best information we have been able to collect it seems probable that the number of Post Office Savings Bank accounts current in Cambridge at the beginning of 1905 was about 19,900; the number of deposits made at the Cambridge offices during 1904 was, so far as we could ascertain, over 29,000, and the total amount deposited in that year over £96,500. Cambridge therefore compares favour-

ably with the country as a whole in this respect, every third person here being a supporter of the National Savings Bank.

Collecting Savings Bank.

The value of the principle of *collecting* savings from the poor is illustrated by a comparison of the amount of business done by the insurance department of the Post Office Savings Bank and by the Prudential Insurance Company. The Post Office offers absolute security, and insures a man of twenty-three years of age, who pays a penny a week, for £10, whereas the Prudential for the same payment insures him only for £7 12*s*. Notwithstanding, when the results were compared a few years ago, the Post Office shewed only 12,000 policies as against 14,000,000 in the Prudential, the amount insured for in the Post Office being only £729,000, against which the Prudential shewed the vast sum of £142,000,000. The simple explanation of this astounding difference lies in the fact that the pennies paid into the Prudential Insurance Company are collected each week from the homes of the poor by its agents, who point out to them in simple words the importance of laying by.

A similar service is rendered by the collectors of the Collecting Savings Bank. Each collector has

her own district, which she visits on a fixed day at the beginning of each week, going from house to house to take the small savings of the poor. The money is deposited in the Post Office Savings Bank by means of the forms issued for holding twelve stamps, by which method all elaborate keeping of accounts of innumerable petty sums is avoided, the stamp form serving as the depositor's receipt for his money, and as evidence to collector and depositor of the money in hand. When the first shilling is completed, the collector procures the bank book in the depositor's name and takes each subsequent shilling to the Post Office. On opening a new district she is provided with leaflets setting forth the advantages of the collecting bank, and leaving these from door to door she finds an easy way of getting into touch with the people and drawing their attention to the subject of thrift.

As has been already remarked, it is not so much the poverty as the ignorance of the poor that prevents them from saving. When there is a penny or two left over at the end of the week after the weekly expenses have been met, they do not pause to think of a day when even pennies may be wanting, or if they do think of it they know of no means of preserving the small surplus of to-day against a future

need. The collector not only suggests such a means but brings it to their very doors.

If anyone asks why the collector's visits are necessary when the Post Office is never very far away and the depositor might take his own money to the bank, let him think what it means to the busy mother of a family to make a weekly journey after perhaps a single stamp for the form that is to hold twelve before it can be paid in. Or if she does not use the stamp forms but keeps the actual pence, how easily they are lost or spent or find any other destination than the bank for which they were intended. Few mothers even of the very poorest class ever resist a child's entreaty for a penny to buy sweets. But even if the shilling is at length accumulated, the transaction at the Post Office when the bank book is asked for, and there is a form to be read over and filled in is itself a formidable business to be gone through in the public eye by one to whom neither reading nor writing comes very easily; indeed, collectors not seldom meet with people who already know all about the Post Office Savings Bank, and are alone deterred from using it by dread of this preliminary ordeal, and who, when this is once surmounted for them, have gladly gone on saving by themselves, requiring no further assistance.

But are not people who can save but a penny or two a week—and that only if the penny is actually fetched out of their hands—too poor to save at all? Is it worth the collector's while to make these weekly journeys, many of the visits fruitless, for such very small results? The best answer is found in some of these actual results. A collector in Castle End received in a year from 27 depositors the sum of £16 10*s.* 10*d.* From a lane in Newnham, where 26 depositors eagerly welcome the bank lady's visits, £8 9*s.* 9*d.* was collected. A collector who goes to two small streets in Barnwell has 13 depositors, who saved in the same year over £5. Another, after only three months' work, reports 20 depositors and £3 15*s.* in the bank. Such are the results the collector has to shew. And the depositors themselves testify warmly to the benefit the bank has been to them. One woman put by £3 in weekly sixpences, of which, as she herself confessed, not one would have been forthcoming but for the weekly collector. During a hard winter when her husband, a painter, was long out of work, this money was taken out week by week as wanted to pay the rent and keep the family in food. When the husband returned to work there was even yet a little in the bank, and they were not a shilling in debt; "but I can't think what we should

have done that time but for the bank" she still tells her "bank lady." Many families save for special objects, of which a very favourite one is the children's annual outing to the seaside—a day at Yarmouth or Hunstanton, or for boys sometimes a week in camp, for which they put by their pennies week by week throughout the year. One woman, whose daughter had a talent for music, bought a piano for thirty shillings, and proudly asked the collector to try it! Another having suffered for years from chronic indigestion, put by enough to provide a set of artificial teeth which the doctor had long recommended, and shewed as much gratitude to the collector as though it had been her own gift.

Apart from the value to the depositor it may be worth while to mention here the value to the collector. For one who wishes to work among the poor, but has no experience, there is no easier or more effective way of coming into friendly contact with them. But this will be dwelt on at greater length in a later chapter.

There are at present eighteen provident collectors at work in Cambridge, their districts lying in Castle End, Newnham, New Town, and Barnwell. Fully a hundred collectors would be required to organise the bank throughout the poor quarters of the town.

The report for 1904 shewed the following results:

	Collectors.	Depositors.	Amount deposited.
Castle End...	7	85	£18 18 6
Newnham ...	3	44	14 12 10
Barnwell	9	90	19 17 4
New Town ...	2	6	15 4
Total...	21	225	£54 4 0

Of this, so far as is known to the collectors, only £12 10*s.* 6*d.* was withdrawn.

There is great need, not only of regular collectors to extend the bank into new districts, but also of temporary assistants who will take the places of those who, being university students, are absent from Cambridge throughout the vacations, that is, through half the year. Much of the utility and educative influence of the bank depends on its absolutely punctual and uninterrupted working, which in these cases can only be obtained when substitutes are forthcoming to give their services during the unavoidable absence of the regular collectors.

Another method of saving which should be mentioned here is that of belonging to a Co-operative Society. The peculiarity of this method is that the saving is performed automatically—even unconsciously—merely by dealing at the Stores. As the late Mr. G. J. Holyoake puts it: "The Store

shews that people can save without laying anything by, accumulate money without paying anything out of their pockets, and save without living in any way poorer or meaner than they did, and without depriving themselves of a single article they have the means of purchasing."

In 1905 there were 4224 members of the Cambridge Society, and the average dividend on purchases paid during the year was 1*s.* 10*d.* in the £, amounting to £6812. This dividend is utilised in many different ways according to the circumstances of the members. Some draw it regularly each quarter and use it for coals, boots, or to pay the rent; others let it accumulate for years and spend it in the establishment of a son or daughter in life, or put it towards the purchase of their house; others look upon it as an investment for old age.

The Co-operative Society is also largely used as a bank for savings, and interest at the rate of $4\frac{1}{2}$ per cent. is paid on the share capital. In 1905 the money invested in share capital and penny bank amounted to £31,347. When we remember that the members of the Stores belong almost exclusively to the working classes, we realise how large a part the Co-operative Society plays in the promotion of thrift.

If we consider how essential thrift is in the conduct of life, the importance of acquiring the habit young is readily appreciated. The Post Office offers great facilities for the establishment of penny banks in connection with schools. It is greatly to be regretted that we do not avail ourselves of these facilities in Cambridge. At the present time I do not know of any penny banks in connection with our elementary schools.

By far the largest penny bank in Cambridge is that in connection with the Co-operative Stores, which in 1904 had 3690 depositors. The next largest is that of the Working Men's Club and Institute in Fitzroy Street, which had 510 depositors in the same year. There are also various parochial savings clubs by means of which about 400 people save in pence, and apart from these there are parochial coal and clothing clubs, maintained with a view of enabling poor families to provide for cold weather expenses.

Friendly Societies.

The agencies for saving which we have been considering are of the kind known as individualistic. There are certain contingencies, however, which can only be adequately guarded against, not by in-

dividualistic saving but by insurance on mutual principles. Hence the importance of belonging to one or more Friendly Societies.

Individualistic saving does not cease to be important because the breadwinner is a member of a Friendly Society. We have seen that such saving enables the housewife to equalise the income, and vary the expenditure—that is to say, it provides for times of slack earnings and for occasional higher expenses, such as are incurred at the beginning of winter. Again, there are not only certain contingencies for which club money is not available, but there are many substantial benefits which are brought within reach by use of the savings bank.

But it must be remembered, on the other hand, that individualistic saving cannot be a substitute, and should never be regarded as a substitute, for membership of a Friendly Society. Such saving should lead up to or should supplement the greater effort which this membership involves. Small savings are soon exhausted when a serious illness occurs, and however good a man's health may be, he never knows what accident may not befall him—when the club money alone will stand between his family and starvation or the workhouse. Again, there is old age to provide for. Indeed, membership of a Friendly Society is

the only solid guarantee that a working man can have against pauperism, and many of them feel this so strongly that they regard their subscription as having absolutely the first claim on their income, and will go without sufficient food and clothing rather than allow it to lapse. And if a man is sufficiently prudent to care to insure himself at all against the accidents of life, he is likely to wish to safeguard himself as adequately as possible; many men therefore contrive to subscribe to more than one society, sometimes even to as many as three and four, and thus they become as free from pecuniary anxiety as regards the future of their families as any rich man can be. The Friendly Societies have been justly called "noble institutions of self-help which the working classes of England have made for themselves without any assistance from the government or from the rich."

There are in Cambridge branches of the Foresters, the Ancient Shepherds, the Oddfellows, the Sons of Temperance, and the National Deposit Friendly Society. The Hearts of Oak Benefit Society has also many members in Cambridge, a number of whom are formed into what is called the Cambridge Medical Agency. There is also a local society called the Cambridge Town and County General Benefit

Society. The membership of the societies in Cambridge and its near neighbourhood amount, when added together, to upwards of 4000 adults, and nearly 1000 junior members. This number is however in excess of the total number of men in Cambridge who are members of Friendly Societies, for, as already said, many men belong to more than one and are therefore counted more than once. Possibly not more than one man in three of the working classes in Cambridge is a member of a good Friendly Society. Imposing as is the number on the roll of the societies, we cannot but deeply regret that it should after all form no larger proportion of the total working population. It means that we must suppose perhaps as many as two-thirds to have a livelihood which is quite precarious.

Women have better facilities in Cambridge than in most places for saving on mutual principles. There is here the "Order of the United Sisters," and the Foresters have a court for women called "Jane Stead." Women may also join the Society of the Sons of Temperance. Between three and four hundred women in Cambridge are members of Friendly Societies, but this does not amount to two per cent. of the total female population.

In early days the Friendly Societies were prac-

tically compelled to meet at public-houses, for lack of a more suitable place in which to transact their business. They have now, however, an Institute at 47, City Road, where a large number of societies hold their meetings.

In conclusion we may observe that in Cambridge, as elsewhere, there are two factors which make against the cause of thrift. One is the prevalence of "share-out" societies. If a man puts into such a society in addition to one or more of the Friendly Societies, something may perhaps be said for the practice, but it is obvious that it can scarcely be called a method of saving at all. To save, means to save against a rainy day, not against Christmas, to have money to fall back upon in sickness, want of employment, or old age, not to have money to lavish at a given moment in the year. The provision which such societies make against sickness is of too short duration, yet it affords an excuse for not attempting anything more. Thus it is to be feared that the existence of share-out societies operates as a distinct check upon saving, because they are so generally, though erroneously regarded as an attractive substitute. The second barrier to thrift is the practice sometimes adopted by charitable people of giving large bonuses on the savings of the poor, in the hope

of thus encouraging them to put by. No one, however, will be content with 6*d.* in the £ from the Post Office Savings Bank when they can get 6*d.* in the 1*s.* from some charitable lady. They are thus deterred from adopting any of the recognised methods of saving, and are taught to place their reliance on something which wears a false appearance of thrift, but which is in reality charity.

CHAPTER VIII

EMPLOYMENT OF LEISURE

THERE is much work of a severe and monotonous character which may bring some indirect reward to the worker apart from its money wage, but which seems neither to develope his powers nor to increase his interest in life; often, indeed, it seems simply to exhaust him. Especially where this is the case the evening hours are those which should bring not only mental and physical recuperation, but some glimpse into the beauty and joy of life which might otherwise be missed.

These hours are, however, often frittered away in amusements which fail to afford any real rest or recreation, so that the worker becomes less and less fit to endure the strain of his work, less and less fit to find any pleasure in it or to perform it competently. These amusements also tend in time to blunt and deaden the faculties to such a degree that

real happiness becomes impossible, home life ceases to have any attraction, rational pleasures appear simply repellent. The girls who can find no better happiness than that of parading the streets in their best clothes grow up into the women who spend the day gossiping on their doorsteps or in reading penny novelettes. The boys who loaf at the street corners grow up into the men who spend their evenings in the public-houses. The results of a low standard of amusement may be even worse. The majority will, indeed, drift into the common resources of idleness, but there will always be a few adventurous spirits who, finding their lot cast in grey, dull surroundings, will defy society and find an outlet for their energies in breaking its laws. Thus we manufacture not simply loafers, slatterns, and drunkards, but hooligans and criminals, and analogous types reappear in all classes of society; for in all ranks there are lives darkened and crippled, not only by too much work but even more often by too little recreation of the right kind.

The question of the right employment of leisure is therefore linked to some of our most pressing social problems; for to foster interests which will stifle vicious or merely frivolous tendencies is not simply to assist the cause of temperance, morality, and thrift, but to raise the whole level of existence.

Yet it is not an easy question to solve, what with the lack of opportunities on the one hand, and the lack of power to use them on the other. It is true that the hours of work for the working-class population have shortened during the last century, and that it has become possible for working people to keep up many interests and engage in a variety of pursuits which until recently were for the richer classes alone. Yet at the same time it has become very easy to spend the whole of holiday life in amusements which demand a minimum of exertion and afford a maximum of excitement, such as looking on at football matches and betting. To spend leisure to the best advantage it is necessary to have cultivated tastes, and at the age when such interests are most readily acquired the means of doing so are not always offered to the growing boy or girl. Spending time, like spending money, is an art, and it is not easy to learn these arts, especially when one has habitually too much or too little to spend.

Social clubs—taking the term to include a large variety of agencies for recreation and education—are the outcome of a new and interesting movement, resulting from the recognition of the importance of the right use of leisure. It is a movement not confined to one sex or class. We have vast organi-

sations with hundreds and thousands of boys and girls under their care, great national societies for banding together young men or young women for mutual help, unions for mothers, unions for teachers, political unions, religious unions and clubs in connection with some of them in every town. Let us first consider, however, more particularly the ordinary social clubs for working men.

Like most great movements, the movement for clubs has suffered from the extravagant hopes which were at first entertained respecting it. There was a time when it was thought that to establish one at every street corner was the surest way to bring about speedy social regeneration. We are always too ready to assume that we have picked up the key to Paradise. Grave practical difficulties, however, have hampered the movement and checked its development. These difficulties hinged for the most part on what may seem at first sight a question of secondary importance—the question of management. However badly men may manage their club they will resent its being managed for them. The clubs which were so often started, financed, and controlled by philanthropists usually failed, yet, when they were made self-governing there was always the chance of the roughest element gradually predominating, with the

result that they came to be condemned as "mere drinking dens." Some perhaps were unjustly so condemned, but it cannot be denied that there are still many clubs which, far from offering an alternative to the public-house, are simply more convenient resorts of the same kind. In our own town it has not been quite unknown for a club to keep open till two in the morning, and this fact is in itself sufficiently significant.

On the other hand there have been instances of well-conducted self-governing clubs, and it is with these that the future lies. Moral independence is a condition of progress, and the working classes must shape their own institutions in their own way if they are to meet their own needs. The dangers also which undoubtedly attend self-governing clubs can be greatly minimised by the provisions of their constitution. And there is a constantly increasing supply of men well qualified to conduct them on the best lines, for those who have passed through well-organised clubs in their youth are naturally better fitted for this than their inexperienced predecessors. Many other influences are also at work contributing to fit men for more organised social life, to make them appreciate its advantages, and to develope their powers of government. And the work of independent

clubs may be forwarded by the rich in two ways amongst others. First, they can join them as ordinary members. In this way they will be doing something towards breaking down class barriers, and removing that class suspicion which is so terrible an evil. Secondly, they could increase the number of such clubs by furnishing funds for the acquisition of premises and for the initial expenses, as well as helping in their organisation. If a fresh society is started on sound lines, and its future safeguarded by the provisions of its constitution, the less they have afterwards to do either with its management or its finances the better. And a very great work is left for philanthropic effort in attempting to raise, by means of clubs, the poorest classes to the standard required to make self-governing clubs possible.

The importance of such work is readily seen when we consider the advantages offered by clubs. These are often packed into a single sentence: "They offer an alternative to the public-house." But let us think what it is that they enable men to purchase at no greater expense than that of a glass of beer.

The rich have in their leisure hours, as it were, an enchanted world open to their exploration. If they ignore or miss or misuse their opportunities,

still the opportunities are there—a simply vast range of interests and pleasures from which to choose. Practically whatever they really wish to see or to know or to practice they can to a certain extent attain. Poverty, on the other hand, may easily make a hedge round a man, confining his activities into too small a space, condemning him to a hopeless narrowness of interest and knowledge. What co-operation, by means of clubs, has done is to cut down this hedge, or at any rate to break openings in it. Nearly all the recreations of the rich are made possible also to the poor. What were once privileges have become a common inheritance. Indeed, few things are more remarkable in modern social history than the successive application by working men of the principle of association in the most different departments of life, and in order to secure the most varied objects. The application of this principle led to the development of Trade Unions, of Friendly Societies, of Co-operative Societies, and we see it now at work in the movement for social clubs. By its means the standard of industrial life has been raised, and by its means it is now hoped to raise the standard of recreation.

Other circumstances contribute to the same end. The working man of to-day has generally the use of

a far better library than most rich men possessed two generations ago. He can inform himself as well as anyone else on the political questions of the day. His bicycle and cheap excursion tickets make it more and more possible for him to extend his acquaintance with his own locality and even to travel abroad. But clubs provide for every evening after every work day; they furnish the social stimulus without which increased facilities for educative recreations are not likely to be turned to account; and it is due to them that there are now few kinds of sport or games from which working men can feel themselves quite debarred.

Nor is it only on account of the opportunity for recreation and for self-improvement which it affords that the club is of value. Men of different grades of society are brought together within its walls; mutual understanding promotes mutual helpfulness; and working men develope a greater sense of responsibility for the less fortunate members of their own class. Sometimes, indeed, this sense of responsibility kindles an ardent desire to raise the whole standard of life in the neighbourhood. The man who is possessed by this desire finds in the club an instrument ready to his hand, nor does he always fall short of his aim. Indeed, it is obvious that the influence of a good

club must extend far beyond its own walls. In this smaller community men learn to subordinate their personal interests, to act in concert, to transact public business, and thus the club becomes a training ground for the wider duties of citizens' life in the world outside.

Yet such generalisations hardly enable us to realise the difference which a club must make in the life of a working man. Take then, for example, the New Chesterton Institute. It is as cheerful and comfortable a place as a man could wish to turn into after a busy day. It has several club rooms, including a billiard room and a reading room, large, airy, well furnished, and brightly painted. There is a plentiful supply of newspapers and magazines and a good many books. Once a week during the winter a lecture or debate is held, and a glance at the programmes of past years shews the variety of subjects chosen, ranging from prehistoric animals to electricity and the fiscal question. In connection with the Institute there is a cricket club and a harriers' club. Yet for all this the members are not indebted to any external support. The club, which is entirely under their own management, is financially independent, for they own the premises and defray the current expenses by their entrance fees and subscriptions,

and doubtless this has made for the prosperity of the club, the number of whose members (now nearly 350) is constantly increasing. I may add that gambling is forbidden, and that the site is held subject to the condition that no intoxicants shall be sold upon it.

No district in a town should be without a club of a satisfactory character. Although this ideal is very far from being realised in Cambridge, yet in a town of this size they are naturally numerous, not simply on account of the distances, but also because there are differences more or less marked in their character and working, so that they appeal to different tastes and different classes of men. In some a religious bond unites the members; in others the object is simply social intercourse and rational recreation. Amongst the larger and more important may be mentioned the Working Men's Club and Institute in Fitzroy Street, the Working Men's Institute in Castle End, and the Institute described above. The Cambridge Young Men's Christian Association, the Cambridge Church of England Young Men's Society, and the Albert Institute are for younger men. Two new working men's clubs have recently been started, one in St. Giles' parish and one in Newnham Croft.

Such clubs do not simply secure for their members

the advantages which one most naturally associates with life in a town, they also generally afford opportunities for those athletic recreations by which its drawbacks may be minimised. Many of the young men, for instance, who belong to the Albert Institute earn their livelihood by indoor and sedentary occupations, and the Institute is in the centre of one of the most thickly-populated parts of Cambridge. Yet we read in a report of its work for 1905: "The Athletic Clubs all did remarkably well. The Harriers . . . . succeeded in winning with comparative ease both the Cambridge Town and County Cross Country and Three Miles Road Championships. The Football and Cricket Clubs met with considerable success . . . . On the river . . . . the first boat went up three places . . . . while the second boat went up one place. The Albert Gymnasts are becoming well known, and deservedly so, for the display which they gave last March in the Christ Church Institute was excellent." Such words lead one to question once more whether physical deterioration is the inevitable accompaniment of town life.

We have spoken of the number and variety of the pursuits which are daily becoming more readily available for the leisure hours of men, and this is the case even as regards those whose earnings are

very low. But when we turn to the women we find a less encouraging prospect. All who come into contact with the poor, whether in town or country, must be struck by the hard, dull, and monotonous lives which the majority of the women lead. In many cases the unceasing round of domestic duties leaves little or no time for leisure and recreation; in others, where the family is small, or where the elder children have left their parents' home, there is undoubtedly more opportunity for leisure, but there often seems little desire for it or knowledge how to use it. Many of the most respectable women among the poor regard it as a credit to themselves that their lives are bounded by their household cares. How often one hears them say in a tone of pride that they never go anywhere except perhaps to church on Sunday, and that they never speak to any one! And, indeed, with their limited horizon conversation with their neighbours is likely to lead to nothing but gossip and scandal.

The result of this is easy to see. The husband does not find an interesting companion in the wife whose range of topics is bounded by the four walls of her home, and if he wants rational intercourse he seeks it elsewhere. The growing boys and girls with their eager interest in the world around them look

for sympathy and help from their mother, but they do not always find it. And again, if we look at the question from the point of view of the woman herself, we see that the harm done is two-fold. In the first place she is deprived of all enjoyment of the larger world which lies outside the region of domestic cares, and in the second she has no opportunity of gaining any wider or clearer knowledge of the conduct of her own domestic life than her mother had before her. She performs her duties to child and household often carefully and conscientiously, but too often also with an ignorance and prejudice which association with or instruction from others who knew of better ways might remove.

Some attempts have been made to meet this need in the lives of working women chiefly by means of mothers' meetings. These play a most useful part, especially among the very poor, to many of whom the mothers' meeting is the sole relaxation during the week. But the number of those attending mothers' meetings is far short of what it might be; there are some districts in Cambridge which for want of workers are hardly supplied at all, and the opportunity which a mother's meeting offers for giving simple instruction in household matters is frequently lost for want of those properly trained to give it.

There is also some slight provision made for the needs of those of rather better education and circumstances. Some find an outlet for their energies in church and chapel work, others in the Women's Co-operative Guild, or in some political organisation for women, but the great majority stand outside all these things. The need for organisations partly recreative and partly educational for working women who are not very poor, and who would be able to pay a small subscription in return for advantages received, is very great.

To shew how ready is the response made by women to efforts of this kind we may instance the work of the Women's Co-operative Guild, of which the Cambridge branch numbers about 120 members. The income of the Guild is derived partly from members' subscriptions and partly from an annual grant from the Co-operative Society. Weekly meetings are held at which lectures are given or discussions take place among the members on every variety of subject—co-operative, social, or domestic. Nursing lectures have been frequently held, and the following are amongst the subjects which have been chosen for discussion at different times: "Cash and credit," "Choice of occupation for girls and boys," "Temperance or total abstinence," "Infant schools," "Infection,"

"How to have a healthy home." The members are sent in turn as delegates to Co-operative Conferences in London and elsewhere, and from these they bring back reports to be given at the Guild meetings. The members also undertake to visit systematically the new members of the Co-operative Stores, to give them a welcome to the Society and to invite them to join the Guild. The Guild is managed by an elected committee, and is based on the idea that as far as possible every member should take a part in the work and bear her share of responsibility.

Any efforts of this kind which are being made are, however, seriously hampered by want of workers, and the inability on this account to start local branches in the different districts of the town results in the fact that the parts of Cambridge which are inhabited chiefly by respectable working people, such as Romsey Town and New Chesterton, are far from the central organisations, and have little of their own. More workers are therefore needed both to strengthen existing institutions, to start others in districts where there is a need for them, and also to originate new forms of work which might better achieve the same end.

CHAPTER IX

HIGHER EDUCATION

IN Cambridge we have a fairly complete "educational ladder" by which clever children beginning at the elementary schools may pass into the university. But by the higher education of the working classes is now more generally understood, not opportunities of university education for the exceptionally gifted, but an education higher than that received at the elementary schools and open to the great majority of working men. The sons of working people who succeed in passing through the university generally enter one of the learned professions, or expect in some other way to turn their education to account in earning their livelihood. The aim, however, which is now kept in view in attempting to make a better provision for the educational needs of working men is not so much that of enabling a few of them to pass into another grade of society, but of raising the whole level of working class life.

In Cambridge efforts have been made from time to time to provide higher education. As long ago as 1855 a Working Men's College was started here, and a number of eminent university men proffered their services as teachers. In the first year there were as many as 186 students. Few of the pupils, however, seemed disposed to enter upon a course of systematic study; within a few years the numbers declined, and finally fell off so completely that about the year 1865 the classes were given up. In 1887 the Cambridge University Local Lectures Association was formed, and for about ten years the town was a centre for University Extension Teaching. Experiments such as these, even though they have ultimately to be abandoned for lack of interest and support, must be productive of much lasting good while it is found possible to continue them.

Let us, consider, however, what opportunities for higher education are open to a Cambridge working man at the present time. If he has forgotten what he learnt at school, or had neglected his opportunities when a boy, he can repair this loss by attending one of the Adult Sunday Schools. But supposing that he should wish to carry on his education on more advanced lines, how is he to do this? There are two courses open to him. He may try to educate himself

by reading, or he may try to obtain instruction. If he chooses the former course he will be plentifully supplied with books at the Free Library. It is not all men, however, who are capable of self-education, even if they have received the previous mental training which should enable them to master a subject unassisted. The ordinary uneducated man will not know what books to read, nor will he be able to summarise their contents, to think them out, criticise them, or test the validity of their conclusions.

If then he should adopt the alternative course and try to obtain instruction, he will find open to him some courses of lectures, in connection with various clubs and societies, besides a few evening classes held under the auspices of the educational authorities.

Clubs contribute a great deal to the intellectual life of the citizens of the town, but it is not within their province to provide education. To stimulate interest in a variety of subjects, to keep men's wits alert, to provide them with information on the topics of the hour, and to furnish the possibility of discussing them—all this is educative but it is not education, rather it presupposes a certain amount of education, and the more the better. In the case of clubs for young men an attempt is often made to

throw in, as it were, a certain amount of education along with the bagatelle, and no doubt some good is effected in attracting those who need to be lured into intellectual interests. But it is impossible really to educate a man unless he wishes to be educated, and anyone who wishes it will resent its being made a game, or its being presented to him wrapped in a thin disguise of amusement.

As regards evening classes properly so-called, there are not many held in Cambridge which men can attend, and the subjects taught at them are chiefly technical. Past experience in London and elsewhere has also shewn that evening classes, however valuable they may be, fail in regard to the education of working men. Possibly this may partly be because the education given is somewhat of the type of school education, and grown men do not want to go to school again, or to associate with those much younger than themselves. Also when isolated courses are held at different places the stimulus is lacking which results from companionship in intellectual pursuits. It appears therefore that if a Cambridge working man should wish to carry on his education on more advanced lines he will not, at the present time, find much opportunity of doing so. Addressing a meeting partly composed of working men a speaker

once asked, "What benefit do you derive from this great university at your doors?" And they answered, "None." This brings us face to face with our responsibilities; there are three questions, however, which will naturally occur to us in connection with higher education: Is it desirable? Is there any demand for it? Would it be really possible to provide it?

"Too much education already" is the brief reply with which the question is sometimes put aside, even by working men themselves. Those who feel this have surely a mistaken idea of the end of education. They think of it as something which unfits the ordinary wage-earner for his work instead of something which makes him fitter, not simply for his work but for his life. The mistake is perhaps a natural one. We have made so many blunders in education that those who undervalue it are probably only judging by some of the results we have to shew. They have in mind perhaps the country boy, who, with his poor little smattering of book knowledge, wants to get off up to town, to sit all day long at a desk something like the desk at which he spent his childhood. And they urge that even when education is not responsible for the creation of false ideals, there are numbers of people whose lives are neces-

sarily spent in manual labour, and upon whom it would be "thrown away."

Such arguments presuppose that by education is meant the thrusting of useless book learning upon people who have no aptitude for acquiring it. Education—if such it can be called—is indeed thrown away if it is not adapted to the particular needs of those who receive it, or again if, though suited to their requirements, it is not carried sufficiently far for its return to be secured. The full return from elementary teaching is only obtained after advanced teaching has been given; we have established at great cost our elementary schools, and much of our expense and labour is wasted because we build no superstructure on the foundation we have laid. Thus the evils which are attributed to education are due rather to too little education and to education of the wrong type. And even as regards that part of education which has to do with mental training we have done too little rather than too much. The less intelligent a man may be the more reason there is for putting him into full possession of what faculties he has. It is precisely to lack of mental power that inefficiency in unskilled labour is often to be attributed, while impatience with manual work is one sign of an uncultured mind. Let us, however, go so

far as to suppose a man to be engaged in work which, though it cannot be taken over by machinery, is yet of such a nature that a stupid man could do it as well or even better than an intelligent one. There must be few occupations indeed to which this description could at all apply, but let us grant the possibility of an extreme case, in which, so far as his work is concerned, it is a positive disadvantage to the worker to have his intelligence developed. In such a case, is mental training either wasted or detrimental? To suppose this is to forget the man in the wage-earner. We cannot do our best for men as men unless we help them to make the best of the brains which distinguish them from animals; and to say that the nature of their work renders education unnecessary or undesirable is to encourage them to bury their one talent in order that they may be utilised by us almost as beasts of burden. Such an extreme statement shews the fallacy of the argument which underlies much of the ridicule one hears about "Euclid in the kitchen." But as regards the great majority of those working people who, having average abilities, are quite content to spend their lives in manual labour, it is indubitable that higher education would increase their efficiency in their work; also, while it would widen their resources, it

would add infinitely to their happiness and would raise their standard of life.

It is often contended, however, that though higher education is eminently desirable there is no demand for it, at any rate in this town, where experiments have been tried in this direction and have been discontinued. But education is one of those things in which the supply in the long run tends to create a demand. The present demand of the working classes for higher education, which undoubtedly exists in the country at large, has sprung inevitably out of the development of primary instruction, and this instruction makes a better foundation for it than could have existed in the middle of the last century. But it is a demand of a special kind. The experience of the past fifty years has made it more evident than ever that educational systems must be framed to suit the particular needs of those who are to benefit by them, and we are in a better position now than we ever were before to work out such systems. The education needed and sought by working men is not that which is suitable for children or for young ladies or for scholars. Hence it is advisable not to mix them with other pupils. Hence also teachers are needed with special, and it must be confessed somewhat rare, gifts. The most highly esteemed university

professor might lay himself open to the blame incurred by a lecturer for being "so selfish—he did all the talking himself." The character of the teaching in primary schools is only one of many influences which tends so to shape the minds of working men that instruction to be successful needs to be conveyed by special methods. Also it is not always realised that to obtain a body of keen students it is almost essential that some provision should be made for their common life. They must know each other personally, they must have a room open every evening in which they can meet, they must be able to discuss the lectures they hear, and to debate upon the subjects they study. There must, too, be a social side to their work. The reason for this is two-fold. First, on account of the stimulus it affords. It is not usual to find a love of knowledge for its own sake until the acquisition of a certain amount creates a desire for more: hence the willingness to study must depend at first upon other motives. The motive is usually supplied by intercourse with those who have already learnt to value knowledge, and whose lives and characters demonstrate the truth that its possession brings power. But secondly, such intercourse facilitates its acquisition. This is recognised in every branch of education, but perhaps it is not always recognised

how particularly important it is that those students we are considering should receive the help thus afforded. Children may be able to acquire information by committing it to memory; advanced scholars may be able to master a subject by reasoning it out in seclusion. But for the great majority of adults the only practicable way to become thoroughly versed in any branch of science is to teach it, to write about it, or to discuss it.

In Cambridge, where there seems a special need to stimulate the demand for higher education, it is also especially necessary to study the conditions for success in attempting to provide it. It is now generally believed that those we have mentioned are best fulfilled by a Working Men's College, established in its own buildings, with rooms open night by night, and open only to working men. It is obvious, however, that if we aim at having in England a really educated working class, we are setting before ourselves a distant goal, and must expect many failures and very slow progress before we can even find out the right lines upon which to work. But it is obvious also that the end is well worth any sacrifice that can be made for it, and that if only very few men are able in our own day to profit by the opportunities we can offer, still the benefit which may accrue to

these and through them to their class should be a sufficient inducement to give every opportunity we can. To promote the higher education of the working classes should therefore be a very present aim, especially with those artisans and working men who, realising themselves the benefit of education, can stimulate a more general demand for it. Encouragement may also be derived from the success in Cambridge of the continuation school for women and girls, which is carried on at the Ladies' Training College. It should not be impossible to do for men what has already in a certain measure been done for women, and we will close this chapter with a brief account of the work of the school.

The instruction is given by the students of the college and the members of its staff. The curriculum varies little from year to year; last winter it included French, literature, history, geography, science, and drill. The fees are half-a-crown a year or one halfpenny a lesson.

The school has now been carried on for ten years in the winter months. It has therefore had time to acquire a distinctive character, and to take a firm hold on the interest and affection of its pupils. A few have attended the school winter by winter ever since the time of its foundation, and some of them

come from distant parts of the town, occasionally even from Chesterton, and attend regularly in all weathers. The degree to which their interest in their studies has been aroused is shewn also by their desire that the meetings of the school should not be discontinued after Easter, and in response to their request less formal gatherings have taken place during the last two summer terms. And nobody visiting the school can observe the keen faces and rapt attention of some of the pupils without a sense of deep regret that the interest they evince should not be more widely spread amongst the wage-earning classes.

Naturally, however, the women to whom the work appeals are at present quite the exception, and the number of pupils is as yet comparatively small. Last winter there were 60. Of these, 10 were dressmakers, 6 were milliners, 8 were shop assistants, 37 in all being engaged in some trade or paid occupation during the day. At one time the number on the books had greatly increased, and was much larger than it is now, but it dropped to one half on dancing classes being discontinued. These classes could only be attended by pupils who were members of some other class also, but they had attracted to the school a large number of girls of a rather different

type to the ordinary pupils. This shews how much institutions of diverse types are required, as it is impossible for one institution to cater for entirely different needs without sacrificing the interests of one section to those of another.

CHAPTER X

WORK AMONGST BOYS

THE advice "Begin with the young" may be given equally well to workers in every department of social work. The temperance worker admits that the reform of the habitual drunkard is an almost impossible task: for progress in his work he places his chief reliance upon Bands of Hope. The student of criminology declares that by far the greater number of habitual criminals retain their criminal habits because they were allowed to develope them in early life. The Charity Organisationist knows how hopeless it is to expect thrift and industry from those who have squandered away their youth. Almost anything can be done with the young, almost nothing with the old. For better or worse, what men and women are at twenty, that they generally are for life. If up to that age they have been suffered to live self-indulgently, it is only the rare exceptions who

will be capable of great self-denial. If, on the other hand, they have up to that age kept their hands clean and their hearts pure, they are not likely to degenerate later except under peculiar circumstances; and if they do so degenerate there is always the chance of their early ideals flashing back upon their clouded vision.

The years between fourteen and twenty are therefore exceedingly important. At the age of fourteen the sons of educated parents are very carefully watched over. They are just beginning the more serious work of their education; they are kept under discipline more or less strict; their day is mapped out for them: so that every hour is employed either in useful work or in healthy recreations.

What of the boy of working-class parents? At fourteen he leaves school. He becomes a wage-earner; he is independent; he is free. New forms of amusement open out to him. He fends for himself in the struggle for existence, and his leisure hours he employs as he chooses. He embarks gaily on the troublous seas of life with no other pole-star than his own boyish whims. No wonder he often makes shipwreck, escaping perhaps the quicksands of his youth only to perish in the deep. His childish notions are suffered to remain uncorrected; in his

adult life it will be found that he has retained them, and

> " . . . when brought
> Among the tasks of real life, hath wrought
> Upon the plan that pleased his boyish thought. . . . "

The plan, however, of a little boy straight from an elementary school, and panting to forget everything he learnt there, is hardly a sufficient chart for the adult citizen. There are, however, three sets of people from whom he might be expected to receive help and guidance: his parents, his teachers, and his employers.

His parents, who have denied themselves for his sake during his school years, now reckon the few shillings he brings in weekly as an important part of the family income. He is no longer dependent upon them; if therefore home ties have not previously been very strong, he soon passes out of their control, and they feel unable to interfere with his actions without running the risk of losing his support in the home.

His teachers are entirely lost to sight. He has cast off the shackles of school life, and in his first joyous bout of freedom he makes light of the associations of his childish years.

His employers may exact good work from him. If this is the case he is indeed lucky, for the indirect

influence on his character will be very great. But under modern conditions it will not be expected that any interest will be taken in his personal welfare. The days are over when the employer assumed a certain responsibility for the morals of his apprentice, who on his side bound himself by a solemn covenant to a meritorious way of life, promising such things as "not to play at Cards or Dice Tables or any other unlawful Games," nor to "haunt Taverns or Play-houses." The terse statement of three lines which has been substituted for the formidable indentures of the past reveals the purely business character of the engagement to-day. Therefore neither parents, teachers, nor employers exercise authority over the boy's conduct of life.

Yet the guidance which the young receive from their elders is after all only a part of their training. Their plastic minds and characters are continually being moulded by external impressions. They are influenced by the ugly or beautiful things they see around them. Their standard of right and wrong is unconsciously formed by conclusions drawn from what they have observed. Their habits and occupations react upon their character: what they make makes them; and perhaps in their leisure hours, when they abandon themselves unreservedly to the humour of the moment, they receive most freely,

because most unconsciously, the impressions which are destined to have a life-long effect upon them. It is never therefore quite a question between training and no training: some sort of training, perhaps all the more effective because unsystematised, the child is bound to receive. If we withdraw our influence we are only making way for other influences. These influences will be powerful to the degree to which we do not counteract or counterbalance them, but allow them to predominate in the child's life. If they are likely to be wholesome and good, there is something to be said for effacing ourselves and allowing them full play. But what are the dominant influences in the leisure hours of our working-class boys? We leave them to the licence of the street, to the demoralising pastime of loafing, to the temptations of bad companionship. Are we to be surprised that smoking, gambling and swearing are the things in which they learn to find pleasure? It is incredible that when we accept the power of education and the indirect influence of surroundings upon character as truisms, we should not simply neglect our boys, but leave them exposed to influences which we know and admit to be evil.

"Boys will be boys" is a common saying, but "boys will be men" is perhaps a fact which demands more consideration. It is to the thousands of boys

who throng the streets of our towns to-day that we look for our labourers, mechanics, artisans, business men and even our representatives in Parliament to-morrow. Is the development of those who are to be the backbone of our country no concern of ours? Surely the problem of training the boys of our towns is one that demands the earnest attention of all who take any intelligent and active interest in the well-being both present and future of the nation. How does Cambridge deal with this question? It is obvious to those who have any knowledge of a university town that the need of saving the boys from the many temptations that surround them is especially urgent. The following fact need not surprise our readers when they remember that this town is only thirteen miles from Newmarket. A Cambridge man was a short time ago helping in the Racing Stables Mission Institute at Chantilly, near Paris, and found to his astonishment that one half of the boys employed on the turf there came from Cambridge. A trainer explained the situation thus: "Agents are placed in all the principal towns to find boys aged fourteen, whose previous life has given them a taste for betting and racing, and who are backward in physical development. A larger percentage of this sort of boy is found in Cambridge than in any other town in England." Thus the

exceptional conditions of boy's life in Cambridge which make this town the happy hunting-ground of Chantilly agents obviously demand exceptional effort to alter the state of affairs.

Let us briefly discuss what has been done in this direction. The Boys' Brigade, Church Lads' Brigade, Naval Crusaders and Life Brigade all have branches in the town. These have a membership between them of approximately 400. The usual age for membership is 12 to 17, but in the case of the Church Lads' Brigade the age limits are 13 and 19. These organisations have long since proved their usefulness. As the late Professor Drummond said: "Amazing and preposterous illusion! Call these boys *boys*, which they are, and ask them to sit up in a Sunday class, and no power on earth will make them do it; but put a fivepenny cap on them and call them soldiers, which they are not, and you can order them about till midnight." But the cap and belt do not represent a mere device for entrapping the boys' attention in the hope of retaining it long enough to teach them something. The object of the brigades is indeed a high one—to foster the development of a manly and Christian type of character. The lessons of life are, however, taught to the young, not simply in their hours of set instruction, but also in their play—the play which they enter into so

heartily when it mimics the business and struggles of adult life.

The Brigade, it has been said, seeks as far as possible to provide "everybody with a capital on which he can trade and prosper all the rest of his life, and that capital is a sound body and a strong character." Drill and discipline on military lines have a powerful influence upon character, and so long as they are not carried too far (as indeed they hardly can be in the case of the Brigades), this influence is very salutary. The boys learn to respect themselves and to respect others. Their carriage, their manners, even their appearance, improve. A spirit of manliness and self-control, a sense of responsibility, habits of "order, precision and cleanliness" are inculcated. Naturally the influence upon their physique is equally marked. Healthy habits are fostered by physical training, and by the rules observed as well as by the actual drill; for instance, the members in some cases undertake to abstain from the use of intoxicating drinks and tobacco while they remain in the company. Puny and undeveloped boys gain in weight and calibre, chests expand, tendencies to disease are thrown off. In our towns it is a real difficulty to know how to satisfy the healthy and natural instincts of growing lads for open-air recreations and physical exercise. One secret of the success of the Brigades is that they

provide another means to this end. Nor must it be forgotten that there is a special pleasure for boys in the swing, motion and music of military drill, in the facile output of strength, in the associated movement, the rhythmic effort—a pleasure somewhat akin to that which dancing affords to girls.

It is partly therefore through the drill, gymnastics, the cricket, football, swimming and other clubs, the annual week in camp that the Brigade officers attempt to forward the best interests of their boys. But it is partly also by means of direct religious instruction in Bible classes. Boys generally do not long stay on at their Sunday schools after they have left the day school. These classes are therefore valuable means for carrying on their religious instruction; and the regularity of their attendance, and the fact that they sometimes continue to attend after they have passed the age limit for Brigade membership, often furnish some evidence that attendance is not simply regarded as a means of obtaining the other advantages which membership offers.

The various Brigades mentioned are all worked on very similar methods, but the Naval Brigade is of course conducted on naval instead of military lines, and the Life Brigade is worked as a life-saving organisation. For while some think that the utility of the Brigades is enhanced through the fact that

by familiarising boys early with military drill, which is soon picked up again in later life, they indirectly tend to strengthen our forces for national defence, others doubt the advisability of this union of militarism and Christianity, and object to the military bias which may be supposed to be given to the children.

In connection with the four Cambridge Companies of the Boys' Brigade, clubs for old members have been started. Besides, however, the clubs in connection with the various Brigades, there are a certain number of other clubs in the town connected with different churches. The Salvation Army may be cited as a church which has organised with great care its "Junior Work" and its "Young People's Work," with a view to imparting a careful training from the child's earliest years by means of systematic instruction and recreation. In connection with its Band of Love there are various classes held, including musical drill, which is considered particularly valuable; while the nature of the chief work done by this society may be inferred from the pledge which is taken by its members: "I promise, by the help God, not to drink any intoxicating liquors. I will not smoke tobacco, nor swear, nor gamble. I will try to love all, and be kind to animals, and I will strive to speak the truth, and offer a prayer,

morning and evening, every day." In Cambridge the Band of Love has 67 pledged members. With the larger numbers of other churches the difficulties are greater, while there must be very many boys and young men who are not reached by any church.

Efforts are made in some parishes with varying success to conduct parochial clubs. Where there is any want of success it is chiefly due to the fact that the club is only opened on occasional nights in the week, and it is difficult to see how this could be remedied parochially owing to insufficient premises and workers. If a boys' club is to be worked successfully, it is desirable that it should have its own buildings, be open every night in the week, and be officered by its own workers. To supply this need a central work has been in progress for some time in Cambridge. This work, known as the Cambridge Boys' Mission, was begun several years ago in a very small way by Mr. W. Talbot Hindley, of Christ's College, and others, and has grown so greatly of late that larger premises have just been taken. These are situated in St. Tibb's Row, and consist of a hall for meetings capable of seating 450 (also used as a gymnasium), and several small rooms for reading, games, etc., and a coffee bar.

This institute is open every week-night, and besides the attractions of the gymnasium, educational

classes are held, and fretwork, painting, shorthand, typing, etc., are taught. There is also an excellent band well supplied with instruments; and thus the attractions are many, and likewise the opportunities for knowing and influencing the lads. For the paramount object of the work is a religious one, all other considerations being subordinate to that of the religious welfare of the lads. A prayer meeting is held on Saturday evening; on Sunday Bible classes in the afternoon, and in the evening, after the hour of church services, there is a lantern service which is attended by four hundred or more boys.

This work has not only been the means of affording help to very many boys, it has also served as a training ground for university men who propose to devote their lives to evangelistic work. As a result of this mission many experienced workers have gone forth to all parts of the country, and the great need that is felt in many places for trained men for evangelistic effort amongst boys is in some measure being met.

The desirability of getting hold of rough lads from bad homes and offering them the club as an alternative to the street is universally emphasised; with regard, however, to boys of a better class, the club worker is sometimes accused of tempting them away from their homes and assuming towards them

the responsibilities more properly belonging to their parents. The great need, however, which voluntary agencies attempt to supply is that of discipline—the discipline which a boy cannot as a rule receive inside his home, and yet upon which the happiness of his home in a great measure depends. This discipline of mind and character and manners which the club manager desires for the working-class boy is obtained by the son of educated parents at the public school and university. Close these because they take boys away from their homes, and what would be the result in the homes themselves? No doubt clubs usually fall lamentably short of their ultimate object. But are the boys' parents more likely to succeed in providing the same discipline of mind and character? Can they in their few evening hours give their children what the children of leisured parents cannot get inside their own homes? The more affectionate parents are, the more they have usually to depend upon others for the severer elements in the training of their children, and the full development of a child requires more than the limited resources of one or two people can possibly provide. Nor is it only upon the number of hours which a boy spends inside his home that the strength of his home ties depends, but upon the very qualities which a certain amount of systematic training outside the home ought to

develope—qualities such as those of self-control, obedience and a sense of fair play.

This systematic training he may in future get in other ways; at present, if he is to have it, he can only get it from voluntary agencies. To catch this brave wage-earner of fourteen; to help him by-and-bye to turn into a man instead of degenerating into a criminal, a drunkard or a loafer; to turn his youthful vitality into manly strength instead of allowing it to be prematurely sapped; to give his mental powers the chance of developing to the full instead of running to seed; to build up his character instead of leaving it to chance—this work depends upon voluntary effort.

And much as has been done in Cambridge, it must be confessed that this "much" is far too little. There is urgent need for further endeavour, particularly on behalf of the boys in the outlying parts of the town, for whom too often nothing can be done owing to want of money and workers. And what is the result? What result should we naturally expect? The result is to be observed in the language and habits of the boys in the districts where this neglect prevails, in their undisciplined character and the unhealthy tone of their life, in the prevalence of betting and gambling. And what are we to expect of these boys in later life? What credit will they

be to the town and to us? The organisation of new clubs; the more thorough working of those which already exist; increased facilities for swimming, gymnastics, drill and organised games—all these things are urgently needed, but cannot be had until more workers and more money are forthcoming. More workers, because the provision of opportunities is of little good unless the boys are taught to make use of them; more money, because the cost of running any kind of club or brigade, even on the simplest lines, is far greater than is usually supposed, and cannot often be reduced without the sacrifice of efficiency. Yet surely the object is worth the effort and the price. With reference to work amongst boys, it is observed in the recent Report on Physical Deterioration that it is not a little singular it should have received such scanty support, either personal or pecuniary—an observation which we can only echo when we consider the needs of our own town.

CHAPTER XI

WORK AMONGST GIRLS

WHAT is there to be done for girls? Why should we have clubs and societies for them, and education and amusement? The answer to these questions may be obvious to all, but it only comes home to the very few. To those to whom it does come home it comes as an irresistible appeal to action. It is one thing to be told that the girls in the poorer classes are exposed to temptations and dangers comparatively unknown to their more educated and more safeguarded sisters, it is quite another thing to know this truth in the sordid, pathetic, tragic details of the ruined lives of individuals. This is a subject on which one cannot speak too emphatically. It is probably no exaggeration to say that both in town and country the majority of women and girls in the wealthier and better educated classes live in what seems a fool's paradise to one who has passed

outside the barriers which usually confine them. There is a world where money makes opportunities for amusements which are safe and wholesome, if not for interests which are educative and uplifting; where money also makes possible a certain restriction and security of life; to this world belong most of the readers of this book. It is difficult for the inhabitants of this world to realise—or if they do occasionally realise, to remember—that it is after all only a tiny world compared to that other where none of these circumstances obtain to a comparable extent. This other world encompasses us as it might a company of the blind. Its woeful facts are at our doors, but it is only occasionally that our eyes can be opened to them. It is possible to live on friendly relations with members of these other classes for years and years, and to think that we know them, and that they confide in us, before this is really the case, before we can know either half the good or half the evil attending the more intimate circumstances of their lives. Those whose exceptional circumstances give them exceptional intimacy with the lives of members of the larger classes can, however, enlighten us. And we must take it on their authority (but it is good authority), how urgently needed is the help we all can offer to girls who live in danger where we live in comparative security.

Let us consider a moment some of the circumstances attending the work and the leisure of many of our girls.

The time when they leave school is very critical. It is then that anxiety for immediate earnings on the part of parents in poor circumstances may condemn their daughters to a lifelong drudgery for a miserable pittance. It is between the ages of fourteen and twenty that girls become so habituated to the kind of work to which they are put that afterwards it is extremely unlikely that they should rise into a higher grade of labour. It is a time when unhealthy conditions most easily produce rapid physical deterioration. Needless to add that these are the years which are the most important in regard to the formation of character. All these considerations shew that there is some truth in the assertion so often made by experienced workers that "the start in life is everything."

There are in the Cambridge slums many girls of a neglected and uncivilised type, but the rough independent factory workers, whose hard lives have attracted so much attention in manufacturing towns, are here too few in number to form a distinct class. For the majority of our girls there are, unless their parents elect to bring them up as "young ladies," two courses open: they can go into shops or into service.

The independence of the hands in the workshops and of the shop assistants is an attraction to the girls, and the 2*s.* 6*d.* a week which they may immediately bring in is an attraction to their parents. But for older women the work in Cambridge is very poorly paid. Employers can find any number of girls who live at home and are willing to go out during the day to work for a wage of 8*s.* or 10*s.* a week. Sometimes their parents give them their food and lodging gratis or almost gratis, but expect them to find the money for their clothes. They are glad to keep them at home until they marry, and think that by this arrangement it can be done without any expense worth considering. They do not realise that food costs money though they realise that boots do. And the girls, knowing that it is not necessary for them to support themselves entirely, neither get nor ask a living wage.

As domestic servants the girls would obtain much higher remuneration and a better training for home life, but here again difficulties arise when the child leaves school. The expense of the outfit required is one. Again, if her parents are willing to allow her to go out at all, the likelihood is that they are so anxious for the eighteenpence a week she may bring in that they will not hear of her going for six months into a Home, even if they have not to contribute to

the cost of the training. But it is very difficult to find a suitable place for an untrained child of thirteen; the probability is that in a small house she will be overworked by her mistress who cannot afford a more competent 'general,' while she will learn very little; in a large house she may learn more, but here the danger is that she will be put upon by the older servants; she will carry coals and water and do a great deal of work which is quite unsuitable for a little girl. She may injure herself, or she may get disgusted with her life in service and give it up. Thus the difficulty of making a good beginning at an early age deters many girls who might otherwise become domestic servants. These difficulties would be diminished if more ladies were willing to take quite young girls into their houses and supervise their training.

As it is, many a girl is taken away from healthy school life to be put to work which, while it does not guarantee her a livelihood, cannot but act deleteriously upon her physique, even when it is not carried on under distinctly unhealthy conditions. She gets a small place as a 'general' and is turned into a drudge, or is set to sedentary occupations for long hours in hot rooms. Often her food is not sufficiently nourishing. And she generally yields, not so much perhaps to feminine weaknesses, as to

feminine conventions in the matter of dress. She must have a smart hat and gown in the height of the prevailing fashion or her companions will laugh at her. This is more the case with shop girls than with servants. The former usually waste far too large a proportion of their small income on showy dress, leaving only the smallest margin for underclothing and shoes. Thus, being poorly nourished and inadequately clad, the working girl is the less able to resist the stress and strain of her work.

In her nervous and overstrained condition there comes the natural rebound when in the evening she is set free from control. Her high spirits assert themselves, she readily abandons herself to excitement, and allows herself easily to be led away by companions into the amusements which present themselves. She is only a child, less fit even than adults to dispense entirely with physical exercise if her work is of a sedentary character. Her whole being craves for recreation. In a crowded home or in a bad home it will be impossible for her to get this, and so she gets it wherever she can, and the street is the natural place in which to find it. Thus in very many cases a dangerous freedom alternates with work which is too severe and unremunerative.

There are two ways by which the women and girls of the educated classes can link hands with

their sisters, can give them a share of their good fortune, can help them over the rough places of their lives, and stand by them when they are in danger.

There are first our great national societies, such as the Young Women's Christian Association, the Girls' Friendly Society and the Free Church Girls' Guild, all of which have branches in the town. These are religious organisations based upon the principle of banding together for mutual helpfulness the women and girls of all classes. The Young Women's Christian Association is undenominational. The Cambridge branch has between seventy and eighty members. Much use is made of its Institute (7, Petty Cury), which is open for games, classes, and meetings every evening of the week, excepting Saturday, when it is open in the middle of the day for the use of members, an arrangement which is especially convenient to those who come in from the country on that day. The Girls Friendly Society has been established in Cambridge for over twenty-five years, and now has six branches here, with about 185 associates, 940 members and 137 candidates.* Its work centres in the Lodge (2, Hills Road). There is a registry office here, and the Lodge is certified under the Local Government Board as a training-home for domestic servants. Accommodation

* These figures are for the year 1905.

is provided here for members and associates travelling; there is a recreation room which is open to members all the year round, and many classes are held at the Lodge, those in millinery, dressmaking and ambulance being very popular. The members of the Society may belong to any denomination, but the associates must be members of the Church of England. The Free Church Girls' Guild is, as its name implies, connected with the organisation of the Free Churches, and there are several branches in the town which hold separate and united meetings. Classes of various kinds are held in connection with the different branches of the guild, lectures are given and sewing meetings and social gatherings take place.

And secondly, apart from the above societies, we have clubs for girls. The Cambridge Association for the Care of Girls has clubs and classes in different parts of the town. The objects of this society are (1) to help girls who live in dangerous surroundings, and to give those who have once fallen an opportunity for a fresh start in life; (2) to place young girls in service, and in special cases to send young girls to homes where they may be trained for service; and (3) to provide recreation and new interests for girls. The clubs of the town, other than those conducted by the Association, are generally in connection with

some particular church or mission. In some of the outlying districts, however, very little can be done owing to a dearth of workers, and this is very much to be regretted.

Let us see what such agencies can do for girls.

First, they offer them safe amusement—the chance of getting recreation after their day's work without running into danger in order to obtain it.

Secondly, they give them not only amusement, but interests and hobbies. Clubs seldom succeed which depend simply upon games; it is the classes which have a hold upon the girls. They like to feel that they are improving themselves. Their eyes are open to see beauty and interest where they did not see it before; their minds are stored with subjects for thought. We have read of girls learning recitations from Shakespeare during their dinner hour, and deriving interest from their morning's walk to their work by observing the different styles of architecture in the streets.

Thirdly, the industrial position of the girls is improved. This is done directly by the establishment of training homes and registry offices, and indirectly by kindling their ambition to obtain such industrial training as may enable them, if need be, to support themselves and their families. The great importance of this is obvious when we recollect how girls are

sometimes driven to marry by the hardships of poorly paid work, and how very frequently widows are left with a family of young children, and with no other means of sustenance than occasional rough charing.

Fourthly, the standard of home life is raised. The girls will not so readily contract early and improvident marriages when they have girl friends and many interests in their lives. They marry later, get better husbands, and make better wives. The tidiness, cleanliness, and brightness of their club gives them an idea of how they would like to keep their home, and often they turn to good account what they have learnt by attending classes in various branches of housewifery, in sewing, and nursing.

Lastly, all the advantages offered by the various clubs and societies are simply aids, making easier what is the real work of those who befriend the girls. Their ultimate aim must always be the formation of character. For though we who have lived in more fortunate circumstances have much to learn from our work-girls, there are ways in which they can learn of us. Foresight, thoughtfulness, self-restraint, and a sense for beauty and purity in all things great and small, outward and inward, controlling taste in dress and manners, and pervading the mind's whole outlook—this is what the education of our surroundings gives to us, and what the education of their surround-

ings so often fails to give to them. And it is in the absence of these qualities that danger lies; for those who do not possess them are inevitably exposed to temptations which may spoil a character otherwise full of promise. We all know something of the headlong impetuosity, the blithe recklessness, the crude ideas of many working girls. Those who work amongst them tell how roughness can give way to gentleness and self-restraint, heedlessness to thoughtfulness, crudeness of taste to sensitiveness, through healthy amusements and interests and intercourse with educated people. Often too in the rush of working life, girls feel that nobody cares for them, that it does not matter what they do or what becomes of them. And so they see no reason for denying themselves what little pleasure may come their way, and gradually they acquire a selfish and frivolous view of life. It is something of no small moment, therefore, that they should have a friend whom they know does really care very much whether they do well or badly, and who will help them in case of need. Readily responsive they learn to think how much they can give in life instead of how much they can get; they learn to recognise their responsibilities and accept their duties. It is important also not simply that they should have lady friends who will hold up a high standard to them, but that they

should have good girl friends of their own standing, for these have a yet stronger influence. The agencies we describe give them a chance of making such friends. Greater still, however, is the help that the girls derive, if through human friendship they can be brought to recognise the Presence in which they can find comfort, even in their darkest hours of loneliness; if they can learn to realise the strength in which they can take refuge, even when their fiercest temptations assail them. Purely secular clubs can do much good in making girls' lives happier and better, but whether they will keep straight will depend upon their encountering no stronger influence of evil. It is widely recognised by workers of experience that religion is their only real safeguard, when they are brought face to face with the worst difficulties and dangers to which their circumstances may expose them.

CHAPTER XII

CHARITABLE WORK

THERE is one department of social work for which it may, perhaps, be convenient to reserve the term "charitable" work, using the word in its narrowest sense; the department which concerns itself most directly with the evils of destitution, and the giving of money or other help. To many minds this branch of social work is somewhat repellent; its practice appears to bristle with difficulties, and its underlying theory to be of a somewhat dismal nature. The range of its problems, however, and their specially acute human interest, once realised, should rescue the subject from greyness. It is a subject which demands a more general treatment than others we have dealt with, for the relief of distress is largely undertaken by the State and by national societies, and there is little which is locally distinctive in their work at Cambridge.

"The poor ye have always with you" remains true throughout the centuries; what we should do

for them is a matter of changing, and of ever more rapidly changing, public opinion. The change has been especially striking during the last fifty years (though it may be as nothing to the developments which still await us). It resulted from the experience gained by those who may be called the pioneers of modern charitable work, in their efforts in the first great manufacturing centres, those monstrously overgrown towns which sprang up like mushrooms in the horrid night (as some think), which discovered machinery and the factory system. The order of society had changed. The social organisation which the feudal system had left behind it with its sheltered village life, had now disappeared before the factory town system, with its vast population of independent, unpatronised, neglected poor. The evils of poverty and degradation which accompanied the change must have seemed overwhelming to the few who had courage to face them. They flung their lives down in a seemingly hopeless struggle against them; lived, worked, and died perhaps without any assurance that their sacrifice had not been in vain. From their failures and successes alike we have learnt the principles and the methods of modern charity, and we have learnt that charity must always be prepared to change its methods to suit the conditions of a society constantly evolving. We now know, at least, along

what lines immediate progress must be made. It is true that to future generations our present efforts will seem clumsy and tentative in the light of the knowledge that shall be. They will benefit by the accumulated experience of our ever-increasing army of social workers, and by the thought which numberless thinkers are even now bestowing on it.

At last, however, we have made a beginning, and can trace a little way the causes of poverty. More knowledge promises to have this effect amongst others, to force upon us a truer sense of the responsibility which the well-to-do classes must recognise towards the poor, and a happier era may then follow for the country. Probably all our every-day actions have more far-reaching economic and social consequences, and hence a deeper import and significance, than many of us imagine. We cannot buy or sell, rent, build, or manufacture, employ labour, without doing something to support or modify a certain structure of society, a certain economic order, and with it, the condition of life for masses of people which this order involves. With charitable action, at any rate, we have arrived at some elementary understanding of the working of cause and effect.

For the present this much at least is clear, that the well-to-do who failed to feel serious responsibility in the past, and left the struggle with poverty to a

few pioneers, both by their action and by their inaction, contributed seriously to the spread and perpetuation of poverty. In the matter of the evils suffered by other classes of society, the rich preached the virtue of resignation, and practised admirably what they preached. The attitude towards extreme poverty and its evils was one of acceptance. The necessity and beneficent character of a state of society containing extremes of wealth and poverty were seldom questioned; it seemed part of the ordained and inevitable order of things. This mental attitude is still common, perhaps it is the commonest. The conscience of its owners is discreet, and only raises its voice to prompt benevolence when troublesome beggars—"poor things"—present themselves. In the intervals it has little to say about expenditure. It prompts to liberality with pennies, but is silent about the hundreds of pounds spent regularly on self. Often, indeed, it goes so far as to urge: "If you want me to praise you for extreme charity, give soup, half-crowns, and sympathy to your immediate neighbours and dependents in distress, you will then also be universally esteemed in this world and the next." But the well-regulated conscience of these persons never suggests the desirability of tracing the *causes* of distress in the lives of their neighbours down to their roots in the conditions of that society

of which they, the well-to-do, are pillars. The system now familiar as that of "indiscriminate charity"—the casual giving of small doles—seems to induce more permanent satisfaction and comfort in the hearts of the donors than of the recipients, and enables the former, at least, to live in luxury without a qualm. The physical and spiritual state of the recipient can hardly be affected to the same degree. It is certainly more blessed to give than to receive in these cases. "Play, beggars, play, here's scraps enough to serve the day," ran the cheery old song, with a good humour which in these days may strike us as somewhat cynical. The beggars might starve again to-morrow as they had done yesterday, and they often did so by choice. For the pleasures of consuming those scraps of the charitable, this manna from above, to-day, is sufficient to blot out from their dull imagination any disturbing picture of a lean to-morrow. So long as idleness *may* bring a living, why should they eat bread in the sweat of their brows? Practice can soon make perfect in the fine art of appearing miserable and wringing the hearts of the benevolent. The prizes of the profession are for the most accomplished among beggars. Many an honest, striving family has been gradually lured to perdition by witnessing some successful example of the dependent life. The motive to work and be self-

supporting certainly undergoes a severe strain when men and women see that their toil and sacrifices meet with no reward but the neglect of the charitable, while gifts and sympathy flow in to idle, drunken neighbours. Families compete in making a wretched appearance, and houses are kept dirty and untidy "on principle" in order that visitors may be moved to offer gifts. A whole village can soon be demoralised by the careless charity of a single well-to-do family, and become the home of all the evils which follow when the spirit of independence is lost. The ease of the dependent life, perhaps also its speculative, uncertain, gambling nature, attract irresistibly. So wide is the gate and so smooth the way that leads to such perdition that families have been known to remain beggars through four generations. False charity has, in fact, done a cruel work in perpetuating poverty by offering a living to the shiftless, the humbugs, the ne'er-do-wells of every kind, and this class of parasites preys on the honest, struggling poor no less than on the well-to-do. Charity of this careless kind is usually only a species of self-indulgence. We can soothe our feelings by quieting the whining voice or causing the distressing object of the beggar to pass quickly again out of our sight, and this luxury costs only a few pennies. Such self-indulgence is, however, positively

cruel in its effects upon others. Perhaps nowhere is this cruelty more glaring and terrible than where children are concerned. It is said that in our large towns beggars now often act upon the principle of dressing up their children in pretty clothes in order that these signs of parental affection may constitute an effective appeal to the charitable. The worth of this lucrative affection to the children themselves may be questioned. In Cambridge, however, beggars are not so up-to-date; and pale, neglected, dishevelled little children are often encouraged to go out alone to beg behind the backs of the police, or are dragged through cold and rain in order that the whole starving family should make up a picture irresistibly pitiable. Those who give to child beggars are not only purchasing the immediate misery of the poor little things by making them sources of profit, they are in all probability ruining their future. Inured from their earliest years to a beggar's life, it is hardly likely that they will ever leave it. An instance may be cited of a family of children deserted by their father, and taught by their mother to beg for food and clothes by telling a pitiful tale. They obtained so much assistance in this way that the mother could not be induced to allow one of the girls to be sent to a Training Home when the offer was made. The result of the mother's method,

supported by the response it evoked from charitable persons, is that two of her young daughters are now tramping the country with Italian organ-grinders.

The temptation is often almost irresistible to do something which is really unkind in order to escape the odium of *appearing* unkind. Perhaps we visit a poor home, and our hearts are wrung by the evidence of its misery. We forget that it is the poverty which is least apparent that is often the worst. We know that we are expected to give: to give nothing is to appear heartless and stingy, and proves the insincerity of our proffered friendship; indeed, to those we visit our giving something may appear the only justification for our intrusion, and we know they are thinking, "What possible difference would a shilling or two make to him?" To hand out a shilling is to depart in the odour of sanctity, and is the only way of pleasantly ending the trying interview. We excuse ourselves with the thought that a shilling is too little to pauperise anyone, and forget that other people excuse themselves in just the same way, with the result that whole families live for years on the proceeds. The people who give least often do the most harm with it, and it is pretty certain we all give far less than we ought, as well as taking far too little trouble to bestow it well. Some people make the fear of doing harm with their

money the pretext for giving none at all. They might do well to remember the rule of the man who, whenever he refused a beggar, sent 5*s.* to a charitable society which he knew would spend the money wisely on behalf of some poor person.

From experience then we learn the evils of careless charity. From experience also we learn what may be achieved by the true charity—the whole-hearted, painstaking, long-sighted, scientific charity of the truly self-denying. What then should be its aims? We want, in the first place, to save men from the extremities of physical suffering. We cannot tolerate starvation for any of our fellow-men so long as we ourselves have enough and to spare. No matter how undeserving, how thriftless, how idle, how drunken a man, whatever he is, whatever he has done or left undone, we cannot leave him to starve. This sentiment is so universally shared that the State recognises and expresses it, and the workhouse opens its gates to all the destitute alike. We want, however, to do more than merely save men from the actual sufferings of indigence. We want to save them from the degradation which may accompany it. Extreme poverty checks physical, mental and moral development, and exposes those who suffer from it to many temptations. Experience shews us all how mind and spirit tend to give way together.

Vice and virtue are often only questions of vitality. There are degrees of poverty as also degrees of wealth, which only the strongest characters can endure safely. Mean surroundings, too, and the uncertainties of a precarious livelihood leave their mark on character. And so where extreme poverty is accompanied by deterioration, these tend in turn to promote each other. The unemployed become the unemployable. What might have been a temporary lapse into dependence if the true kind of charity had been met with at the right moment, becomes a permanent one. It is fatal for a man to become habituated to the idea of pauperism or dependence. Familiarity robs it of its sting, and gives a measure of truth to the saying "Once a pauper always a pauper." The sense of family obligations soon disappears when a man sees his family supported by others. He becomes a parasite on the society he formerly enriched, a misery to his family and not least to himself. The position is an unnatural and unhealthy one, conducive to all vices and destructive of every virtue.

Real charity then must mean saving people from the disaster of a dependent life either outside or inside the work-house; that is to say, it must try to make people independent of charitable help. It steps in with timely advice, encouragement, and all the assistance (of which pecuniary assistance may

be the least important) calculated to encourage a man's own efforts, to supplement and not to replace them. It sees happiness to be rooted in character, and eschews all the specious forms of benevolence, however alluring, which tend to weaken it. It recognises that prevention is better than cure, especially as the cure too often seems impossible. Its possibility usually depends on whether destitution is the result of delinquency or of bad luck. Most often it is the result of both, and how far the case can be helped usually depends on the proportion. Charity must come in as a Providence which helps those who help themselves. Where unusual external difficulties have overwhelmed a man, we can hope to smooth his path. Where his main difficulty resides in some serious weakness of his own character he may be far more deserving of our pity, but we have to ask ourselves how far it is practicable for us to help him. The cure of his character must precede the cure of his circumstances, and unless the former can be effected by means of us, we have no right to attempt the latter. Any such attempt would be injurious both to the man himself and to others. If we support such people we must not be surprised if their race continues to thrive and multiply upon the earth. The truest kindness is to refuse help, and the fear of the work-house may spur people to

self-help when nothing else will. Cold and hunger are the natural penalties of the failure to provide. Shocked by the harshness of these extreme penalties we have removed them. Neither will be suffered inside the work-house. But life within its walls is less desirable than that of the poorest independent home. To have to refuse help must often indeed be a bitter experience to us. If it stimulates us in every effort to change the conditions of society which make for human shipwreck, the pleading of the distressed will not have been in vain. We may hasten the day when, with advancing knowledge and enlightened public opinion, means may be evolved for the reclamation of weak characters, and for the supervision of those who are really unable, through some ineradicable weakness, to do more than contribute towards their own support.

We may say here a few words as to the relation of State relief and private charity. Under the present form of the Poor Law their scope and objects are entirely different. We have seen that the State *alleviates* the evils of destitution. We would now emphasise that private charity should aim at their *prevention* or *cure*. Private charity should therefore leave to the State the hopeless and incurable cases. The State, moreover, offers relief to those who cannot be expected to take care of themselves—

the sick, lunatics, epileptics, etc. Whether the State could or should attempt more is a much disputed point, and we cannot discuss it here. Some countries, notably Denmark, give differential treatment to the destitute according to their merits. In our country such classification has hitherto been deemed impracticable, and the State has left it to private enterprise to save the deserving destitute from having to enter the work-house and share the same fate as the (so-called) undeserving. Again, it is disputed how far the non-able-bodied (*i.e.*, chiefly the aged) should be given special help by the State. Private charity aims at helping them in so far as this can be done without discouraging other people's own reasonable efforts to provide for their own old age. Here, as always, we must follow the same principle: ward off suffering, and bestow every benefit in our power on those whose destitution has been the result of misfortune, and abstain from encouraging the improvident by holding out to them an equally happy fate. But in the case of the old we must consider their children too, and not make almsgiving a greater power for evil than for good by relieving children of their responsibilities towards their parents. It is doubtful whether the State could carry out these principles with the same thoroughness as is attempted in private enterprise. The interferences

either of private charity or of the State spread for good or evil to the whole family, bound together by mutual obligations, and further again in widening circles throughout the whole society in which they move to maintain or to discredit the ideal of the independent life. Interference in anyone's affairs is a serious matter. And yet there is no safety in non-interference. Our action or inaction, our help or our refusal of it, in all cases leaves its mark on the person's character. It contributes something to the tangle of ideas out of which he evolves for himself some vague ideal of life. It affects the balancing of motives which decide him whether to play a man's part or a weakling's. And the fate of each man serves as an object-lesson of some kind to his fellows. The great thing to remember is that we can never isolate individual cases. To realise this uncomfortable truth is only the beginning of troubles for the charitable. It is the character of the individuals seeking help which must determine our line of action. But to gauge character, especially of persons in another class, is among the most difficult of human problems. Moreover, if the idea of the prevention of destitution is to be fulfilled, the claim of the poor on us begins before the state of actual destitution is reached, and therefore before our help is usually solicited. In fact we really

require to have the insight of a friend into a person's mind and circumstances in order to offer just the help which is appropriate, the help which may ward off the gathering difficulties, or rescue the victim already in their coil. The work of true charity, then, is a work of patience, time, and trouble. It must be based on a very solid foundation of genuine good will, and be guided by a sympathetic understanding of human nature. The virtue of charity is not the plain matter our fathers thought. This most elementary of all our duties is not the most simple. It is among the most difficult and yet among the most binding. By law we contribute to the State relief of the poor, by an unwritten law we have to give money and often our services in private charity, and an ill-guided expression of our benevolence might as well be a work of wrath as far as others are concerned.

The question, however, arises: How many can give the time required for success? And of those who have the time, how many care to give it? In old days, under the feudalistic régime, charity could undoubtedly do its work more simply. The mass of the poor were collected into villages under some roughly benevolent despot, whose lady too, often busied herself with the friendly oversight of village

affairs. Under the different circumstances of those times the plan may have worked tolerably well, and the help may have been effective in a way it cannot be now, with our system of town life, and with the methods and ideals of democracy invading even the remotest country side. In some German towns (and also now in Bradford and a few other English towns), enough charitable people have been found for the poorest at least of the families to be allotted to the constant and friendly care of an army of volunteers. In England the original idea of the settlement was to bring the well-to-do educated to make their homes among the poor, and as neighbours to establish friendly and natural relations with them. This was going to the root of the matter and must remain the ideal. But unhappily the main tendency is more and more in the opposite direction, to the segregation of rich and poor into separate areas, vast enough in some cases to be almost like independent cities. It is, therefore, more and more difficult for us to see from the outside, let alone from the inside, the conditions of those who live in the poorest quarters. We make our occasional descent into the slums as from another world, and are like men from Mars to the inhabitants (*e.g.* for many Cambridge residents the larger part of Cambridge is practically

non-existent). Friendship, the only basis for assistance, must therefore generally be wanting. It is usually strangers who seek our help, and we cannot spare the time, nor have many of us the experience and intelligence required to discover quickly the truth about the case, to devise a plan of help and carry it into execution. This is a task difficult enough even to experienced philanthropists, and it is their co-operation which we must seek. Organisation and co-operation have come in to solve many of the difficulties of our increasingly complex society. To a very partial degree they solve the difficulty of charity. In the first place, the co-operation of individuals has resulted in a multitude of societies and institutions for the relief of the destitute, the old, young, sick, feeble-minded, etc., and there are also the Poor Law institutions, workhouses, infirmaries, schools, asylums, etc. Here are some of the means of help, if we can only know how to use them, know which to use and when; if we can obtain on the one hand knowledge of the individual who requires help, and on the other, of the various agencies that may contribute to give it. In this the Charity Organisation Society comes to our help, offering to the general public the means of co-operation with these institutions and agencies. Here is a society which under-

takes for us those careful enquiries which alone can give the knowledge of circumstances which, in a more ideal state of things, would already be ours by virtue of friendship.

This Society's general aim is "the improvement of the condition of the poor." To this end it seeks to effect co-operation between the Poor Law, the various philanthropic associations and institutions and private individuals, and to bring them into connection with those who are in need of the kind of help they are able to give. Co-operation is brought about chiefly by means of seeking their help in the actual treatment of cases. "Case-work" as it is called, *i.e.* the treatment of cases of distress, is not to be regarded as the sole function of the Society, which interests itself in the promotion of all kinds of undertakings and reforms likely to conduce to the welfare of the poor, but it is such an important branch of its work that it may be as well to state how it is carried on in connection with the Cambridge office.

The office at 82, Regent Street, is open every day from 2.30 to 3.30 p.m., and applicants for various forms of charitable relief come there, often being sent by persons interested in them or by other societies. Enquiries are made, references are asked for, and visits are paid to the applicant's home with a view to

obtaining the knowledge of his history and conditions which are necessary in order to ascertain the causes of distress and the best means of remedying it. While these enquiries are being made interim help is given if necessary. The applications are referred, as far as possible, to existing local agencies, but failing these, are dealt with by the Executive Committee itself, which meets once a week to consider them. Such aid in obtaining employment as it is possible for the society to give, loans, medical assistance, pensions or other help, are granted, and any other means adopted which may seem likely to benefit the applicant permanently and to restore him and his family to independence. The invariable aim which is kept in view is to render those to whom charity is given, independent of future charitable help.

What has chiefly characterised the work of the Society has been the determination, in spite of all failures, discouragement, and difficulties, to adhere to those principles of almsgiving which seem most likely to conduce to the truest welfare of the poor, and to render it possible for people in general to observe them also in the exercise of charity. It seeks to spread a knowledge of these principles amongst the public in general, and to people wishing to engage in charitable work it offers opportunities

of becoming acquainted with its methods. Moreover, as we have seen, it undertakes what is often so peculiarly difficult, not only for those who meet chance beggars in the street, but also for inexperienced workers among the poor, to make the enquiries which are necessary previous to the assistance of an applicant for charity. Again, those who doubt their own qualifications for helping the friends in whom they are interested, can administer relief through the agency of the Society, or in dealing with cases themselves, can obtain information and advice. This, however, is spoken of again in Chapter XV.

Modern thought has emphasised the far greater importance of personal services than of money in the relief of the poor. Yet the urgent need for money can hardly be overstated. Probably we are at a very expensive stage in charitable work. Ultimately prevention is far cheaper than cure, but at present we are sinking large sums of money in establishing and supporting institutions which have to cope with a legacy of difficulties, and whose work has not yet had time to bear fruit in the diminution of sickness, poverty, and crime. Not only, therefore, are the voluntary contributions which are asked and given, continually growing in amount, but it becomes increasingly important to turn the available funds to

the best account. In regard to charitable subscriptions, this is dealt with in a later chapter. But besides the money which comes from charitable subscriptions, there is also that which comes from endowments. These endowments consist, in Cambridge, of almshouses and pensions, and funds for distribution in money or in kind. A large proportion of the income is subject to parochial restrictions. The dole charities, with few exceptions, can be used only for the poor of the twelve parishes which constitute the older part of the town. During the whole of last century the population of these parishes remained almost stationary, and now forms less than a quarter of the population of the Borough. In the case of the almshouses and pensions the limitations correspond still less with the needs of the present time. Fifty-two almshouses and pensions are reserved for the inhabitants of four parishes containing a total population of less than 5000, or little more than one-eighth of the whole, leaving only twelve houses managed by the Trustees of the Borough Charities, which are free from restrictions as to previous residence, and seventeen others belonging to Colleges. It may be pointed out that one result of these restrictions is the retention of persons, who hope to benefit by the charities, in parishes where

the housing accommodation for the working classes is very limited in consequence of the value of land for business purposes. Such rooms as are still available for them are in most cases old, and compare unfavourably with the accommodation in less central parts of the town. In some parishes the number of small tenements is steadily decreasing, and many persons who wish to fulfil the conditions of residence required of applicants for almshouses or pensions are unable to do so.

The management of the charities already mentioned, together with the endowments for loans and apprenticeships, is vested in a number of different bodies. The smaller charities are mainly in the hands of the Churchwardens of the various parishes, and there are in addition six Boards of Trustees, working independently, and each employing a salaried official.

The parochial limitations upon endowments arose chiefly from the fact that each parish was formerly chargeable with the poor within its own area. Since 1856, however, Cambridge has had a common fund for Poor Law purposes, and in 1900 the civil parishes were actually amalgamated by an order of the County Council, which was confirmed by the Local Government Board, the whole area being now called the

Parish of Cambridge. If this arrangement could be extended to endowments, as has already been done in the City of London, and all funds available for charitable purposes amalgamated under the management of a central board, much time and expense might be saved, and the value of the endowments for the town as a whole considerably increased.

CHAPTER XIII

RELIGIOUS WORK

SOME years ago when the Free Churches were organising a great simultaneous mission, the whole of Cambridge was mapped out into districts and visited, not with a view of proselytizing, but of finding out whether there were many people who were not reached by any religious influence, and of inviting to the mission services those who appeared in need of help. It was found that, unlike London, where such a large proportion of people do not profess any religion at all, there were very few who did not at any rate claim to belong to some particular church. Still, in many cases it must have been a somewhat shadowy claim. Many workers among the poor are under the impression that there are large numbers who attend no place of worship. On Sunday morning the men sleep and the women cook, and the evening is the time for the Sunday walk.

Besides the Roman Catholic Church (which

numbers between six and seven hundred members in Cambridge) and the Church of England, such a large number of churches are represented here that we will not make an exhaustive enumeration of them. The Society of Friends is a small body with traditions dating back to the days of George Fox, for they have had a meeting place in Jesus Lane for close on two and a half centuries. Of the Free Churches the Baptists are numerically the strongest, for they reckon about 1400 members, while some 2700 people must attend their five churches, the largest of which is in St. Andrew's Street. The Congregationalists number nearly 500, with about twice as many people in attendance at their churches. The Methodists are numerous, but are divided up into a number of small churches. In all there are over a 1000 members, of whom about 300 are Primitive Methodists and the remainder Wesleyans, their congregations being of course very considerably larger. The Presbyterian Church of England was recently established—or perhaps it would be more correct to say re-established—here in order to meet the needs of the Presbyterian members of the university, St. Columba's being built in 1891. It has, however, acquired a strong hold also in the town. It has 177 members, exclusive of a large number of undergraduates who, as they remain members of their

own home churches, are not entered upon the roll of membership. The Baptists, Congregationalists, Wesleyans, Primitive Methodists and Presbyterians are all represented on the Free Church Council of the Cambridge District. Under this council a church has been established in New Cherryhinton, which has no denominational name, but is known simply as a "free church."

There are three Men's Morning Schools in the town—in Nelson Street, Castle End and Newmarket Road. Some of the churches also have organisations for men; there is a brotherhood in connection with the Baptist Church in St. Andrew's Street, and in connection with the Victoria Road Congregational Church there is a monthly meeting attended by an average of 200 men. The Salvation Army has from 250 to 260 members in Cambridge, and gathers to its services in Sturton Town Hall congregations of from five to six hundred.

Finally we should notice one curious feature of religious life in the town—the unusually large number of small independent missions, generally conducted on unsectarian lines.

The different churches come in different ways into contact with problems of poverty. The parochial system of the Church of England brings its clergy into relations with people of every grade; the Roman

Catholic Church counts a few of the very poor amongst its members; the Salvation Army is of course organised on a missionary basis. Perhaps the Free Churches are those which appeal least to the lowest social class, possibly because their teaching being of a somewhat austere type, and observances being at a discount, membership entails a strenuous effort; also they attract fewer cadgers than the older churches, for as there is less disparity of rank and wealth amongst their members, they have both less to give and better means of knowing how to give it. But though the poorer congregations of respectable working class people have enough to do to look after their own people, the richer congregations find in the maintenance of missions the means of coming into contact with those in need. The Presbyterian Church of St. Columba and the Congregational Church of Emmanuel in Trumpington Street are both churches situated in the wealthier parts of the town, and with well-to-do congregations. The former has taken over the Lower York Street Mission, while the latter has recently made itself responsible for the unsectarian mission at Castle End. In connection with these missions services are conducted, while on week-day evenings the rooms are thrown open for various clubs, classes, etc., the mission being made a centre for work of every kind amongst the poor.

The work which is undertaken in connection with the various Christian churches may be either (1) Social, with a religious object; or (2) Religious.

Under the first heading we would include all the various clubs, brigades, guilds, bands of hope and other agencies in connection with the various churches. Far more work is thus carried on than is conducted on secular lines, and even much of the work which is maintained apart from church organisation is inspired by religious motives; for it is widely recognised that to effect permanent good something more is required than the change of material conditions. This work has, however, been discussed in the preceding chapters, and nothing more need be said about it here.

There remains, however, the work which is undertaken for purely religious objects. This work may be thought to lie outside the scope of our enquiry. In a great measure it does so, but there is one special aspect under which we must consider it, namely, in its effect upon social conditions. On these it has a powerful, if secondary and undesigned, influence.

It has this influence for two reasons: first, because the religion professed by any set of people must necessarily modify their external circumstances; secondly, because as things are at present it seems impossible for the missionary, however sincerely he

may wish to confine himself to spiritual work, to exert no influence over the material fortunes of those amongst whom he labours.

To take the first point. The street preacher, the Bible woman, the district visitor can bring a potent force to bear on social problems. Whether they do so or not depends upon the degree to which they succeed in imparting their religion, and upon the nature of that religion as it is accepted from them by others. Whenever real and permanent conversions are made, whenever faith is strengthened and confirmed, men are saved, not indeed from the accidents of poverty, but from the degradation which may accompany it. Principles of honesty, industry, self-denial, thrift, purity and temperance are inculcated; what is still more important, the value of the individual soul and the reality of individual responsibility are made apparent, while the power to live a good life is shewn to be within the reach of all. But in regard to missionary work all branches perhaps of the Christian Church meet with the same difficulty: the difficulty of adapting without debasing Christian teaching, of taking into account preconceived ideas, of working upon existing hopes and feelings without going so far as to win an acceptance of Christianity at the cost of tolerating an admixture of unchristian principles.

Amongst the people in our towns who are either untouched by religious influences, or who only nominally belong to some church, there are many who have a dim wish for religion; this wish seems to offer a starting-point for the work of the missionary. It is, however, a wish for a religion of a particular kind—one of comfort and without austerity. They cling to the thought of salvation, they wish to feel the glow of religious emotion, but they shrink from any continuous struggle with sin. They wish to be secure, not to be holy; they wish to purchase happiness by temporary excitement, not to deny themselves year in year out.

If we take superstition to mean "the expectation of supernatural results without moral co-operation," then it is perhaps true to say that what they desire is superstition rather than religion. Unfortunately, possible converts have almost as much influence over the preacher as the preacher has over them. They place him under a strong moral compulsion to give them that for which their hearts hunger—to make that appeal to which alone they will listen. And we cannot wonder that the temptation to preach to them the kind of religion they crave is sometimes quite unconsciously yielded to, when we remember how often it must seem to be absolutely the only way of getting any hold over them. But this religion

is one which is divorced from ethics, and can therefore have but little influence in raising the standard of life. It does not alter social conditions. The population attracted by it remains degraded; indeed, if religion itself has lost its elevating power, what hope is there of progress? It may even be questioned whether it does not tend in the long run to lower the ethical code, and to form as great a barrier to social progress as admitted irreligion. It has also the bye-effect of giving respectable working people a false notion of religion and of setting them against it.

In saying this it is not for one moment implied that religious teaching which makes a strong appeal to the emotions is necessarily severed from the teaching of morality. We have only to think of the Salvation Army with its brass band and its strict rule of life to see into what close an alliance ethics and emotion can be brought; we have only to remember instances, in connection with this organisation and with the mission churches, of apparently hopeless characters reformed, of degraded lives permanently raised to a high level, to realise what can be effected as the result of an appeal to the feelings. All that is contended is that whenever religion begins and ends in a false emotionalism, and thus becomes divorced from ethics, it does not and cannot promote social progress.

The Church is sometimes condemned for its small influence in raising the standard of life amongst degraded populations. But its work must necessarily be slow; it must necessarily be individual work: here and there a man or a woman drawn out of the old life into the new. If in anxiety for speedy and ostensible victories appeal is made to large numbers, the result cannot be expected to be any different to that which has been described above: a temporary show of success which becomes the foundation of future difficulties. In judging, however, of the effect of religious teaching on social conditions, one should remember what the Christian Church succeeds in doing among its own members, as well as what it fails to do among the masses outside its pale.

To pass, however, to the second point. We said that missionaries—and with them may be included visitors and all other religious workers—cannot fail to influence social conditions, because however much they may wish to confine themselves to spiritual ministration, they find it impossible in the course of their work to refrain from actions which must have a direct or indirect result upon them. To take a simple instance—when they are asked for money they must either give it or refuse it; there is no third alternative, and the refusal will probably have as marked a result as the gift. Thus a purely nega-

tive attitude is in any case impossible. There are three reasons, however, by which they are impelled to take account of material needs.

First, they cannot preach principles of love and service without practising them. They fear to fall or seem to fall into the deadly sin of hypocrisy. "I am preaching to you that you must love others and not look upon anything you have as your own, because it was all given to you for no other reason than that you should help others with it. At the same time, myself, I cannot help you. My principles forbid it. I know you are unhappy and I am happy, you live in want and I live in plenty. But I will not spare you anything. My principles forbid. But understand, we must all love each other." They dread that their lives should deliver such a sermon, when they come as emissaries of the church, professors of a faith which forbids them to turn away from the troubles of others, which compels them to minister, in so far as they are able, to every need of those with whom they come in contact. And the more spiritual the view they take of their work, the more they are under this obligation to serve.

But secondly, they are influenced by the example of their Master. Often workers amongst the poor feel that by leading a life, the outward circumstances of which may somewhat resemble His, Who went

about doing good, they may be helped to follow more closely in the footsteps of His most holy life; and they cannot forget that He did not ignore the bodily wants of those to whom He ministered.

Thirdly, when they have devoted their lives to their work, they feel that everything they possess must be made instrumental in forwarding it. The man who is destitute is not in a fit state to receive their message, but by helping him in the hour of his need they may be enabled to win his soul.

When we consider all this, we cannot be surprised that nearly all religious workers do give relief. It might be different if they could be sure that it was possible for them to hand on such work to others. In some cases they may feel able to do this through the organisation of relief in the neighbourhood where they work, or through co-operation with recognised agencies, but the majority feel either that they do not trust other people in the administration of the relief which is needed, or that it is not worth while to call in their help when they are themselves intimately acquainted with those who are in need.

The effect of such relief depends of course on the discrimination with which it is given. Given as a bribe, or as the reward of cant, it brings religion into discredit, and turns the Church once more into a den of thieves. More and more have workers of experience

come to hold in horror all indiscriminate charity, often indeed to feel that the giving and receiving of money and money's worth has all become so much mixed up with evil and every kind of abuse, that their only safe course is to have nothing to do with it at all. Those, however, who undertaking religious work and not interesting themselves in social problems, yet find that they cannot, consistently with their own religious principles, refrain from giving material help, should acquaint themselves sufficiently with methods of relief to enable them to carry out their object in making it subserve the interests of their real work. We have said that they regard it as instrumental to a religious end; what they desire is the spread of the gospel, the establishment of the reign of righteousness, the formation of noble characters, the deepening of the spiritual life. If material help is given or withheld according as it is likely to promote or hinder this end, a rule is found which will exclude those gifts which lead to the shirking of duties, the shelving of responsibility, the formation of begging habits.

There is one branch of religious work which perhaps more than any other inevitably brings large numbers of lay helpers into contact with problems of poverty. In all large poor parishes some system of visitation is essential if the clergy are to keep in

touch with the majority of their parishioners. Hence we have a large body of people (numbering in Cambridge over 150), forming part of the regular parochial organisation, and constantly in and out of the houses of the poor, and the visitor, because she is not a philanthropist (in the narrow sense of the term), can do much which the professed philanthropist cannot do, but which can greatly forward the work of philanthropy. This special power of helpfulness which she derives from the fact that her relation to the poor is one of friendship only is worth considering.

In the first place, she is the friend alike of all classes among the poor. The starving, the unemployed and the unemployable, the degenerate, the afflicted, the imbecile, the drunkard, the cripple, these come within the notice of the philanthropist. The residuum of society may need help most, it does not therefore follow that they will profit by it most. On the contrary, it is proverbial that those who help themselves are most worth helping. Those who have shewn themselves most efficient in struggling against the rigour of their circumstances will prove to be the most capable of progress, and will the most readily turn the help they receive from the stimulus of friendship to the best account. It would be bad generalship to concentrate our efforts only on re-

claiming those who have already dropped from the ranks, instead of also doing everything to strengthen those upon whom the future of their class depends.

In the second place, the visitor gives the help of her friendship not only to those who can profit by it most, she can give it also at the most profitable time, because she is a friend to each one in their happier as well as their least happy moments. The paradoxical saying that when we need help least we can profit by it most, holds good also in this second application. It is in the hour of prosperity that adversity can be guarded against. As a rule people are not ruined in a moment. The final crash is generally the cumulative result of a long train of misfortunes or mistakes, and could any one of these have been averted or avoided, the final catastrophe might either never have occurred or might not have involved complete shipwreck. A downward course is usually more easily arrested at any given moment than it is at the next, and there comes a point when humanly speaking, the evil appears irremediable. It is often only when this point has been already reached that the sufferer first comes under the notice of the philanthropist. Thus the latter only starts his work when the passage of time has rendered it nearly hopeless, trying to find a remedy when the case has

practically ceased to admit of one. The numberless previous chances when something might have been done have been missed. The boy who might have been apprenticed has become a confirmed loafer, the drinker who was not asked to take the pledge has become a confirmed drunkard, the man who failed to put into a club falls ill and is sent to the work-house. Conversely how much suffering may not often be averted by a friend's timely advice concerning the teaching of a child or the desirability of saving. What can you do to release a man from the clutches of disease and vice? But what cannot you do by stimulating all that is best and most courageous in those whose characters have not yet suffered deterioration?

In the third place the help which a visitor aims at giving is help of the best kind. Apart from spiritual help there is a great deal which a friend can naturally give. She can place at the service of others all the knowledge, prudence and insight which her education and experience have given her. For instance, she can do much towards extending the use of the various agencies of the town which furnish opportunities for thrift, education, recreation, physical improvement, etc.; with wider information than her friends she can point out what agencies

exist; with the foresight of an educated person she can explain their utility. Thus the visitor is the link—though too often the missing link—between the various agencies for the improvement of social conditions. Her work also has the hopefulness which attends all work of a constructive character, for the more abundant vigour, health and happiness which arise from a wider outlook upon life, an increased range of opportunities, a brighter and more varied experience, build up a barrier between the poor and the worst accidents of poverty.

Lastly, though the work of a visitor is thus primarily constructive, yet in dealing with actual cases of destitution she has certain advantages over those who make this their special work. A friend only can know the safest and best way of helping, and friendship constitutes the best basis on which help may be given and received; for it is the absence of any bond between ourselves and those to whom we give that imparts the poisonous sting to acts of kindness. Where a philanthropic agent therefore may feel at a loss how to restore a family to independence it is sometimes possible for a friend to succeed. Her longer acquaintance with them may give her the necessary influence; her superior knowledge may enable her to devise the means; her

patient help may render possible the execution of her plans.

The work of a visitor is undoubtedly fraught with great practical difficulties—such as the problems connected with relief, the difficulty of obtaining information about local conditions and agencies, etc., the overlapping of work, the fluctuation of population in the poorer districts—but all these difficulties tend to diminish with increased organisation. And with all its difficulty one cannot help seeing how important it is to have a system of visitation, for it is the only means by which large numbers of the poor can be brought into contact with members of other classes; and the visitor, in basing her work upon the friendship which ought to exist between the members of all classes in a Christian community, is acting directly upon that principle of fellowship which is of such supreme potency in the struggle against social evils.

The work connected with the various churches of Cambridge counts a very much larger number of volunteers than that which is carried on apart from them, yet the number is by no means sufficient. There are streets and streets which are never visited at all from year's end to year's end. In most of the poorer parts of the town there is a scarcity of

workers in almost every other branch of work also. The clergy and ministers often do not know where to turn for helpers. Their workers are overwhelmed with work, and in old age, or illness, or absence they can find no one to take their place. Special information was furnished as regards the needs of certain parishes; the following summary,* however, will not give any idea of the extent of the needs of the town; for in the first place the information refers only to work carried on in connection with the Church of England, whereas a great deal is done by the Nonconformists; and in the second place it does not refer to some parishes which are not normally actually understaffed, though vacancies are constantly occurring in their staffs, and are nearly always very difficult to fill up.

St. Andrew the Less. The great needs of this parish are (1) visitors, (2) Sunday School teachers. The total number of visitors needed is 50, but only 27 are at present at work—not much more than half those required. Superintendents are wanted for the two Sunday Schools, and young men would find work in each. A few more temperance workers would also be useful. There is here a branch of the Naval Crusaders Brigade; the club opens at present

* Compiled in the Spring of 1905.

once a week, but if four more workers were forthcoming it might be opened more often.

St. Andrew's, Chesterton. In this parish few leisured people are resident, and its distance from Cambridge makes it particularly difficult to obtain outside workers. There are hardly any visitors at all. There is also urgent need of some one who will undertake to work amongst the girls of the parish, for whom nothing is being done, though an excellent parish-room has recently been acquired which might well be utilised for a girls' club on the nights when it is not being used for the boys.

St. Barnabas. In this parish the "visiting" is done by the clergy only, but there are magazine distributors who take round the parish magazine every month, and report cases of need or sickness. More of these are wanted, as well as more temperance workers and several Sunday School teachers.

St. Matthew's. This parish, the poorest in the town, because containing a considerable number of persons always near to the verge of want, and not balanced by any admixture of the richer classes or even of well-to-do tradesmen, has for this reason always attracted a large share of the sympathy of residents in the town, manifested by some in their gifts, by others in personal attention to the needy

and suffering. There is, therefore, hardly so much need of help as one might surmise from the bare statement that the population is over 6000, and consists wholly of the wage-paid class; but there is a need for (*a*) some fifteen or twenty ladies willing to undertake each a score or so of houses, and to make friends with the mothers and families, and (*b*) a dozen or more young men (from town or university) who will devote one evening a week to friendly companionship with the boys and lads in their occupations and pastimes, and also to the promotion of temperance work amongst all—especially lads and men.

St. John the Evangelist. A few more visitors and Sunday School teachers are required, but the special need of this parish is for volunteers who will take up the work of those who go away in July and August. An Honorary Secretary of the C.E.T.S. is wanted. Also a Captain and Lieutenant for the Church Lads' Brigade. The Vicar is anxious to start a Sunday School for the children of educated parents, and a worker is needed for this important work.

St. Luke's, Chesterton. Eight more visitors are urgently required and some temperance workers.

St. Mark's. Visitors with rather special qualifications are needed in this parish. The services of

four more would be acceptable. Three Sunday School teachers are wanted, and a Secretary (who could give a good deal of time) for the Band of Hope.

St. Philip's. There is only one visitor in this parish. More Sunday School teachers as well as visitors are needed. Instructors in Indian club exercises and in the use of parallel bars would be welcomed at the Young Men's Club. Also the help of a lady with a musical talent, for training the girls of the Girls' Club in Services of Song and Carols, would be much appreciated.

It may readily be seen from this chapter to what a great extent progress is impeded in various branches of work by the lack of workers. In the next chapters the desirability of adding to their numbers is dealt with on general grounds.

CHAPTER XIV

HOW TO HELP

IT requires no great knowledge of the needs of the town to enable us to perceive the importance of hastening the time when all citizens, men and women, will realise their responsibilities and claim to do their share of social work. For much as has been done in the past in Cambridge, it must be admitted that still more remains to be done in the future. Progress in the past has been owed to the enterprise and devotion of the few. Progress in the future will largely depend upon their work being taken up and furthered by the many.

In Cambridge we have had notable examples of devotion to public business, but the circle of men from whom the unpaid servants of the municipality are drawn is but small, and the scant interest taken by the public in general in municipal affairs is seen in the conduct of the elections. These are often fought on party lines, the qualifications of the

respective candidates for their important and quite non-political work being only a minor consideration; as a rule, also, not half the voters concerned trouble to record their votes, indeed, people will sometimes reside in Cambridge many years without even knowing whether they have a vote or not, and when they do realise it they do not often have sufficient public spirit to regard this as involving any responsibility.

The opportunities for the improvement of social conditions which philanthropists have when they consent to make use of the powers which the State places at their command, not only as regards municipal government but in all local affairs, should surely be more widely felt as an inducement to service. For the sake also of the public welfare all should, at any rate, interest themselves even if they cannot take any active part. There is a good deal of work too which is open, not only to men but also to women, and their help is obviously desirable where the interests of women, children, or sick people are concerned. Thus as guardians, as members of education committees, as school managers, the work of women is peculiarly valuable.

As for the charitable associations and institutions of Cambridge, they sometimes remind one of the

mosques of an Eastern town. One man after another builds his mosque, he allows those of his predecessors to fall into ruin, and his successors do the same by his, while they in their turn build their own. Many are the societies which are started from time to time in Cambridge, but for lack of workers they do not always fulfil the wishes of their originators. Sometimes the secretary is left practically alone, like the solitary priest who haunts the deserted mosque.

Yet the comparison is not a fair one. In social work it is important that there should be no gaps, that the problems we deal with should be attacked from all sides at once. A large number of agencies for different purposes contribute very essentially to each other's success, for one supplements the work of another. It is surely better to have the machinery as nearly complete as possible, even though at present there does not seem to be the motive power to keep the whole in full work. The real difficulty lies, not in the number of our societies but in the fact of their being worked by so few people, the generality of citizens standing outside. The great number of people who would be needed for the effective carrying on of social work in its various branches will have been gathered from the preceding pages.

Again, as regards parochial work, the pressing

need for a larger number of workers has already been described at length in the preceding chapter.

There have been many percentages given in these pages; it may be of interest to our readers to know what proportion of the population are engaged in active work in the directions mentioned. The calculation could only be an extremely rough one, but I should be inclined to compute it at something like one per cent.

When we ask what it is that holds back large numbers of young men and women from engaging in social work the answer is not far to seek. In the first place they do not know what need there is for their help; in the second place they do not think they are able to help. They are afraid of doing more harm than good. And even if they get so far as to wish to take up social or philanthropic work, they generally do not know what most wants doing; they do not even always know what branch they would be most fitted for. What they do know is that harm is done when people without experience in life pretend to teach those who have been brought into much closer contact than themselves with its harsher realities. They know that disappointment and failure have been incurred by taking up responsible work too hastily, and then as hastily

abandoning it. What wonder is it that the best of them hang back from rushing into work they know nothing about? And unless social service is entered young, it generally is not entered at all, or workers taking it up in more advanced years find it infinitely more difficult to adapt themselves to its requirements.

Meanwhile a great deal is left undone which might quite well be done by the young and inexperienced. And meanwhile the experience which has been laboriously accumulated by older workers goes for nothing. It simply tends to be wasted because they have no ready means for handing it on to their successors. These, in the light of their knowledge, should be enabled to start in a somewhat better position than they did themselves; but instead the new generation has to begin over again to find out things afresh. Hence very slow progress in the improvement of social conditions; hence also much unnecessary suffering through individual mistakes and disappointments.

It is true that workers are born, not made; but everyone is born to work for others. It is true that certain qualities essential for success cannot be taught or acquired by training, but the experience of others shews how these qualities can be turned to the best

account. So it is with nearly every form of human activity. Great singers are born, not made; and the necessary voice and ear, if they are not there, cannot be given. Yet if it were necessary for human progress that everyone should be able to sing, nearly everybody could be taught to do so a little, and even the most naturally gifted improve by teaching.

The ordinary attributes of men are all that is wanted for the service of mankind; anyone who has head or hands can work with them for others. What is pre-eminently wanted is love—love, the "only force that never fails to tell;" love, "with its freedom, its inventiveness, its fearlessness, its generosity, its joy." Everyone has a certain degree of love for humanity; too often, however, it is allowed to lie dormant instead of becoming the motive force for active service; or again, it is misdirected, like the ignorant love of the mother who does not love her child well enough not to spoil it by allowing her affection to express itself in unwise ways. Nearly everyone therefore can work for the poor, but nearly everyone also requires to be taught how to do it. The more we cultivate love for our fellow-men the more it will compel us not to allow our momentary impulses to create disorder in their lives; but to bring to their service the same forethought, zeal and

self-restraint which are necessary to the successful pursuit of our own interests, the wish to serve thus prompting the further wish to learn how to serve them best.

Therefore, as time goes on, methods should be evolved by which (1) people intending to work can find out what wants doing, and (2) inexperienced workers can receive help and guidance in their work. So long as the means for this are not developed, we lose not only large numbers of workers, but perhaps some who would work the best if once they began. At present, those who feel most strongly on the subject probably hesitate the longest before they venture to take up such grave responsibilities. It is chiefly with a view to those in this town who may feel themselves to be in some such difficulty that the foregoing pages have been written. We now purpose to give some information as to the facilities which already exist here for those who desire to take up social work.

At the Social Service Bureau (82, Regent Street) information may be obtained as to the various societies at work in the town, and as to the various openings for workers. It is advisable to make an appointment before going to this office in order to ensure the attendance of the Secretary. The

"Cambridge Register of Educational, Economic, Philanthropic and Other Agencies," published by the Charity Organisation Society, price 1*s.*, may also be found useful. The names and addresses of the secretaries of the societies mentioned in the following pages are given in this book, and therefore will not be cited here.

When the line of work which would be most congenial has been chosen, it is as well (1) to begin by undertaking something which will be the means of gaining experience and coming into contact with members of other classes, while at the same time it is not beyond the power of inexperienced workers acting under supervision, and (2) to try to obtain some knowledge as to social problems in general, and the methods of dealing with them, and as to the administration of relief in particular, for sooner or later everyone comes into contact with questions of relief, no matter what their sphere of work.

The following branches of work are amongst those which may well be taken up by beginners in Cambridge.

(1) *Pension Work.* Almoners are often needed by the Charity Organisation Society to convey their pensions to the aged pensioners of the Society. It is often felt to be difficult to visit the poor without

any excuse for entering their homes. Here, however, the pension furnishes a tangible reason for regular visits, and the visitor need not rely on her personal charms to secure her admission and welcome. Again, it is not always wise for comparatively young visitors to come too soon into contact with evils from which their own lives have been sheltered. On the other hand there is very much for them to learn from the aged and respectable poor. The pensioners are invariably people of good antecedents who have been reduced by misfortune to destitution, and the friendship to which the visits may lead is likely to be of value on both sides. Often these old men and women are practically alone in the world and are in need of a friend in their loneliness; for them the visit breaks the monotony of long cheerless days, and brings them into contact again with the brightness and happiness of youth. The visitor, on the other hand, has gained the friendship of someone who not only has struggled much and suffered much in life, but has intimate knowledge and experience of a kind which she may never have the opportunity of obtaining herself at first hand.

(2) *Thrift collecting.* All the equipment the collector needs is a few hours of leisure time each week, to be punctually and regularly given, and such

ordinary business capacity as is necessary for dealing with the many small sums of money and the simple transactions at the Post Office. She comes amongst the poor, not as the agent of any charity or institution, liable to be met either by self-interested servility or by distrust and opposition, but simply as a friend, who gives away nothing but her own time and trouble, and who has no ulterior motive than to help the poor to help themselves. Week by week she is invited into their homes and sees the same families, in joy and sorrow, in easy circumstances or under the stress of need, and often as a pleasantly familiar figure will be on terms of friendship, not with her own subscribers only, but with an entire street. From what she observes and from what she hears, the confidences she receives and the counsel she is asked for, she gradually gains an intimate knowledge of the circumstances of many families, representative of diverse grades and trades,—a foundation of personal experience which cannot but be of use in any further philanthropic work in which she may become interested.

(3) *Visiting or teaching sick or crippled children.* This is work which must surely delight any child lover, and if she acts under the direction of the Invalid Children's Aid Committee, simply carrying

out the instructions she has received and reporting the child's progress, she is relieved from any burdensome sense of responsibility. Particularly in cases where teaching is required it is obvious how much lasting good may be effected even by young girls if they are able to pay regular visits. In poor homes scant leisure can be devoted to the amusement or instruction of invalid or crippled children. Cut off from the ordinary child pursuits, they have little enough to occupy the long blank hours while their brothers and sisters are at school or at play, and sometimes they are allowed to grow up without even knowing how to read or write. Yet on grounds alike of health, and of character, and of mental development, it is important that they should be taught occupations by which, if they are not enabled to maintain or to help to maintain themselves in later years, they may at least be brought into touch as much as possible with the ordinary interests of life. Again, there are children who are well enough to leave their homes but who are rendered, by reason of some infirmity, unsuitable for admission to the ordinary schools. In Cambridge special teaching for such children is being provided by charitable effort, as well as for those children who are now past school age and are practically without education.

Such children naturally require a great deal of individual attention, and the services of additional teachers, even if they can give only an hour or two a week, are much needed. Here again, therefore, there is a wide field of work, where exceptional abilities or experience would indeed be of the highest value, but are by no means essential to success.

(4) *Clubs.* The Secretary of the Cambridge Association for the Care of Girls writes to us as follows: "As an old club worker I am very anxious to bring home to young girls the usefulness and happiness of the work that they might be doing for others at the sacrifice to themselves of one evening a week. I think in this book it may be taken for granted that there is an overwhelming claim on all of us to find some way of helping others who are so much less fortunate and less happy than we are ourselves. I know that there are many mothers who fear for their girls, newly home from school, contact, physical and moral, with squalor of any kind—and there is something to be said in support of their fears. But an evening spent in a pleasant club-room is without any of the feared drawbacks. The girls come tidy and in their best mood, ready to receive every kind of happy impression that can be given to them, anxious to be their best and to

shew their best. In spite of the poverty and the surroundings of their lives which seem to us so gloomy, they have after all the great possession of youth, and they are full of high spirits, and possessed by a desire for the good things of life as far as they can get them. We want to help them to have more of the better things of life even than they know of, and they will accept these things more readily from other young girls, whom they can look upon as sharing somewhat their own point of view, than they will from older women, however bright and however sympathetic. Our experience has been that they confide their more intimate thoughts and wishes to our girl helpers. They know the kind of standard that the "ladies" will expect of them; but if girls like themselves combine with their own youthful love of pleasure the same standard of quiet manners and steady conduct and unselfish aims, then that standard is much more likely to be regarded not only as a *desirable* counsel of perfection but as a *possible* rule of life.

"In the cheerful atmosphere of a well-managed club the influence and usefulness of the young helper cannot be exaggerated. She need not be able to teach any definite subject, she need not possess powers of discipline, but she must have a genuine

sympathy for others and a gift for shewing it. This is a gift which grows with cultivation, and the girl who thus cultivates it has gained for herself at least as much as she has given. If in addition to the above first and chief qualifications she can play a dance tune and a hymn tune, read a story aloud, or lend a helping hand with a seam, she will find such accomplishments a great help towards winning the friendly feelings of the girls."

(5) *School Managing.* A well-known writer on social subjects says: "The work of a school manager is in many ways the most hopeful and cheerful we can undertake. It is full of promise for the future, for in it we are dealing with young lives as yet unspoiled, which our efforts may make happier and more useful to the very end." She recommends it as work especially appropriate for beginners, partly because of the comparative ease of obtaining an appointment, and partly because of its intrinsic interest. Observing that the power of a school manager is somewhat limited, and that the formal meetings of managers are apt to become lifeless and uninteresting, she continues: "But in the school itself there is practically no limit to the influence which a sympathetic manager with plenty of time can exercise through teachers and scholars alike.

The mere right of entering the schools at all hours and on all occasions gives the opportunity for constant little attentions and suggestions, and innumerable ways will gradually shew themselves of helping the teachers in their difficult task."* While engaging in practical work, however, it is a great help to the young worker to obtain some knowledge of (1) social questions in general, and (2) the administration of relief in particular.

A good deal of general information may be obtained at the meetings of various societies in the town (such as the Cambridge Ladies' Discussion Society and the local branches of the Christian Social Union), where papers on social and economic questions are frequently read and discussed. Books on these subjects can be borrowed from the Social Service Bureau. The time will probably come, however, when opportunities for regular and systematic study will be desired, and then there should be little difficulty in organising classes and lectures.

The Charity Organisation Society offers facilities for the study of the administration of relief. Those interested in the study of social questions may, whenever the accommodation of the office admits of it, obtain permission to attend the meetings of the

* "Rich and Poor," by Mrs. Bernard Bosanquet.

Society or to take part in the office work. Amongst others, students from the Clergy Training School have frequently availed themselves of the opportunities thus afforded for obtaining some knowledge of the methods of charitable relief, and have subsequently borne witness to the help they derived from it in their parochial work.

This is an evidence of the value of some knowledge of social and philanthropic work and of its methods to all who work in connection with the Church. It is, as we have seen, impossible for visitors to ignore the material welfare of those to whose spiritual needs they are seeking to minister. Much of what has been said above may therefore be useful to them, as well as to others.

It is unnecessary to repeat what has already been said in Chapter IX, as to the imperative need which is felt by the clergy in nearly all the poorer parishes of Cambridge for a larger number of district visitors. It is sufficient to add here that in work so serious and responsible it seems of special importance that beginners should receive help and guidance. And the more they possess of the religious spirit, which is the essential qualification for work admittedly religious, the less content they will be to render anything short of the highest and best service of which

they are or can become capable. The Visitors' Union, which has recently been started in Cambridge, aims at extending and promoting the work already being done by visitors. Its supporters desire not only to add to the number of workers, but also to provide means by which the experience of the more practised can be passed on to beginners. It is proposed, for instance, that young visitors should visit specially selected homes and work under the supervision of older workers, and that opportunities should be given them, by means of meetings for addresses, etc., of discussing their difficulties with them, or of hearing their views on questions connected with their work.

CHAPTER XV

HOW TO GIVE

WE have tried to shew that the scope of social work is limited in Cambridge, and progress in social betterment delayed, by lack of workers; but that there is a growing tendency for the general public to interest themselves in questions which were once left to philanthropists, and that it is our duty to hasten the time when, by common effort for the common good, results yet undreamt of may be attained.

As with personal services so with money. It is difficult to form any estimate of the amount of money devoted to philanthropic purposes, but the roughest comparison with what was so expended a century ago serves to shew a great increase. Yet work here is limited by want of funds as well as by want of workers, and progress would involve increased expenditure. There is reason to hope, however, that as time goes on the money forthcoming

will not cease to increase. With the expansion of interest in social questions the obligation to give can hardly fail to be more and more realised, for where it is felt that money no less than life is owed to the service of the community, it may be expected that even personal expenses will be regulated with a view to promoting the general welfare.

To all therefore who wish to help forward the improvement of social conditions the question of how they can spend their money to this end is second only in importance to how they can spend their time.

Only a few simple and obvious remarks can be offered on the subject here, but they are made chiefly with a view to a difficulty which is often felt by the young and inexperienced in regard to the question of devoting money to charity. This is the same difficulty which, as we have seen, so often debars them from taking an active part in social service; they are afraid of doing more harm than good.

It is undeniable that money intended to relieve pauperism has too often created it. No one says, however, that a mother ought not to love her child because she spoils it, for it is obvious that the only real remedy is to love better and hence more wisely. Nine-tenths of the harm which arises from unwise gifts is due, not to too great generosity, but to too

little, and the only real remedy is the desire to give more and hence better.

Money may be given either direct to the poor, or to charitable societies or institutions to spend for their benefit, or for that of the community at large. In either case the fundamental principle remains the same as in all money matters, namely, that the investment should yield a good return. For we cannot afford to be uneconomical with these much-needed, much-limited funds. People are starving, are dying; their hearts are being broken, their souls are being crushed. Money is power, power to help; we have not got half enough of it, and therefore it is important that every shilling should go as far as possible. Money spent for the sacred purpose of charity is money spent for the community, and it is our business to see that the community gets a good return for it. When we give a charitable subscription we incur much the same responsibility as when we buy something for someone else with the money they had entrusted to us for the purpose. When we do not give a subscription which we might give, I am inclined to think that the responsibility becomes a grave one, but I will not press the analogy.

What kind of return do we want from the work which is carried on with our money? Different

people formulate it in different ways. We have seen that in regard to charitable work it is often expressed as the cure of destitution; in regard to religious work as the formation of character. If we refuse to admit to ourselves such lofty objects, surely we should at least do nothing with our money which would make directly against them. And however we express the result we wish to obtain, one secret of securing a good return lies in individualised methods, in the concentration of our endeavours in respect both to services and money, on helping particular families and particular societies.

I. *Money given to the poor.* Indiscriminate charity, *i.e.*, gifts which directly contravene our objects by tending to foster pauperism and undermine character, generally takes the form of casual shillings scattered about. The evils of indiscriminate charity have already been described (Chap. XII), and therefore will not be further dwelt upon here, but it is important to realise that the scattering of money not only tends to be injurious but it is also *uneconomical.* The same money which is wasted in small sums might, if carefully and considerately bestowed, be the means of rescuing a family from ruin. On this point I cannot do better than borrow again the words of a writer already once quoted:*

* "Rich and Poor," by Mrs. Bernard Bosanquet.

"Perhaps the most puzzling thing about charitable donors is that they are content with such a small return for their money where they might have such a large one. 'But we are not seeking a return, we only want to bring a little pleasure into poorer lives.' Exactly so, but why not bring a great deal of pleasure instead of a little? For instance, you contribute or raise money among your friends, say £15, to give a good dinner or tea to the children . . . . you go and see them at work, and delight your heart with the sight of the dear little ragamuffins having a really good 'tuck in,' and you ask, 'How could the money have been better spent?' Why, in this way. Follow this little family of three home; they are among the poorest, and you find on talking to them that their mother is a widow, and she can't get any work. They live in a tiny room, almost without furniture, for the mother is fighting a losing battle, and bit by bit the 'home' is being pawned for food; the poor woman knows no trade, she can only do odd jobs of scrubbing and cleaning, and these are almost impossible to get . . . . Either she will have to give up the battle soon and take refuge in the workhouse, or the children will struggle up to manhood half-starved, and quite unfit to begin the battle of life on their own account. That £15 wisely applied here would have been sufficient to teach the

woman a good trade, and to keep her and the children while she was learning; and *that* would have meant—not just one happy, merry meal, over in an hour and forgotten in a week—but three meals a day for 365 days in the year for that little family, with constantly improving prospects as the elder children become more and more capable of earning."

The above was written with reference to the poor in London, but it illustrates well for charitable donors everywhere how much more can be effected with the same money when it secures a lasting benefit for a few people instead of a passing gratification for a larger number. Often, however, it is very difficult for a young and inexperienced worker to know how to spend money wisely. He need not, however, feel that he is left entirely to his own resources in determining how to relieve those in whom he is interested. Workers amongst the poor and others can make use of the Charity Organisation Society in various ways. They can have enquiries made for them through the Society about destitute people, and can obtain advice as to whether they ought to help them, and in what way it would be best to do so. Or they can refer cases to the Society; or again, hand over money to the Society to be administered for the benefit of those whom they wish to help. Thus no one need run the risk of being mulcted by impostors; on the

other hand, no one in their anxiety to avoid helping the undeserving need turn a deaf ear to the appeal of the unfortunate.

II. *Money given to societies, institutions, etc.* Here again the great secret in securing a maximum return lies in individualised methods.

In the first place, in the work of the societies themselves. Obviously a subscriber is in a measure responsible for the work of a society he supports, and should be sufficiently acquainted with its methods to know whether his money will be spent in a way he would approve, *i.e.*, on those lines which have been seen to be most conducive to the highest objects of social work. But the difficulty of estimating the value of a society's work is the greater because the results they have to publish are often in exactly inverse proportion to the good which has been really done. A society which advertises itself by proclaiming the startlingly large number of cases which it has assisted has generally given assistance of the most meagre, unsatisfactory and transient kind, and has not accomplished a quarter of what might have been effected had money and work been concentrated in the determination to secure lasting and solid benefit to a smaller number of people. In such cases there are one or two obvious tests which one can apply, such as: "Is the average amount of

money bestowed on each case sufficient to be productive of real good? What rules are observed in selecting the cases to be helped? Is time devoted to helping them in the right way?" Given the answers to these questions, common sense can go far towards determining the degree of wisdom which the society has shewn in the administration of its funds and the regulation of its work.

There are, however, such a large number of societies whose utility is established beyond question that there should be little need of incurring the responsibility of subscribing to those about which a doubt may be felt. In the choice of societies to be supported, individualised methods are again to be recommended. The portion of income which it is found possible to devote to subscriptions is far better divided amongst quite a few than amongst many. It is obvious of course that it is best as a general rule to give one's money where one gives one's services, as the most concentrated efforts go the furthest. Most people, however, like to support a larger number of societies than they have time to work for, and some institutions need money rather than personal services. But in any case the number selected should not be so large that it is impossible to keep in touch with them all. This is not only on account of the desirability of being acquainted

with their methods, it is also because interest and sympathy should be given wherever money is bestowed, for in many indirect ways the work of a society can be forwarded by those who care to do so. Again, in selecting societies to which one will subscribe, it is well to bear in mind what special interests one may happen to have. Some people, for instance, being child-lovers have naturally most sympathy with work for orphans, crippled children, waifs; while the sufferings of the sick readily appeal to those who have had themselves much experience of illness. Almost everyone has some such special interest, and if this is taken into account, and the major part of one's subscriptions devoted to institutions or associations working in the particular line it indicates, both societies and subscribers will profit. Saving and sacrifice will be easier, the support given more intelligent and appreciative. And as years go on, so much knowledge will gradually be accumulated about the particular branch of work, that without any trouble to himself the subscriber will become something of a specialist, and may find himself in a position to render effective service to the cause he has at heart.

The importance of setting aside annually as large a sum of money as possible, of dividing it between certain carefully selected societies, and keeping up

one's subscription to these with the greatest regularity is very obvious, but strangely enough it is the exact opposite of the prevailing practice. People give unsystematically, they are impressed by some misleading advertisement—"two thousand people fed daily"—and post off half-a-crown; they are touched by some sensational appeal, empty their purse and forget about it. Or they do not like to refuse a friend, who is put off with a shilling, or to say No to a tearful looking girl who has been sent round with a subscription card. Thus they give money here and there in half-a-hundred ways, and think that they miss it less than they would if they paid it out in set sums at set times of the year. But when we turn to the societies themselves, we can see how seriously their work is affected by want of system in the bestowal of subscriptions and irregularity in their payment:—

(1) Money is diverted to the least deserving charities. Those charities which are advertised in the most sensational language take the money which is so sorely needed to carry on the quiet work of really valuable societies.

(2) The whole tone of social work is lowered by the necessity which philanthropic societies are often under of shouting the loudest before they can get a hearing. Barefaced and impudent begging, which

would be visited by imprisonment in the case of a tramp, is supposed to be justified by a good cause. There is a direct premium on the publication of exaggerated stories of harrowing misery, and on employing the most unsatisfactory methods of charity, in order to be able to shew results of an impressive, if entirely fallacious, character.

(3) Uncertainty of income handicaps charitable institutions. Constant anxiety as to funds is a cruel additional burden to many devoted servants toiling for the public; anxiety as to whether they will be able to carry on their work on the same scale; anxiety as to how they can curtail it with the least loss. A variable income is distinctly uneconomical, for every re-adjustment of the work involves waste. To put it simply, no one can cut the coat according to the cloth if the cloth is an unknown quantity.

(4) The expense of collecting subscriptions becomes out of all proportion to the work done. A subscription of a single shilling sometimes costs threepence to collect; a postcard is sent first, reminding the subscriber that it is due, perhaps two subsequent postcards, then a halfpenny is spent on purchasing a postal order, and a penny on forwarding it with an apology. Larger subscriptions of course cost less in proportion, but one pound to collect ten is not unusual. The trouble involved, however, is still greater

than the money, and if time is reckoned as money the expense is indeed enormous. A whole organisation exists in connection with some institutions for the one purpose of collecting subscriptions, and the machinery which is yearly set in work passes belief. Women will spend whole weeks going from house to house collecting, and to the same house numbers of people will come in the course of the year to ask for subscriptions. The economy both in time and in money would be incalculable if there were a central office for the collection of all subscriptions, and if everyone received a paper at stated intervals with a list of the charities and could pay their subscriptions by a single cheque. Such a system has worked most successfully in Liverpool since the year 1877; it has also been adopted in other towns. Experience has proved, not only that it possesses all the convenience for the subscribers which one would suppose, but also that the financial position of the charitable societies is improved, by their being enabled to appeal to a much wider public. A great deal, however, might be done to minimise the disadvantages of our present methods if the importance of punctual payment was more generally realised.

No doubt the ethics of expenditure is a subject which will command considerable attention in the future. But at present we too often feel that public

opinion simply encourages us to spend the greater part of our income on ourselves, and once we have settled our lives on certain lines we find it difficult to make any re-arrangement which would necessitate our adapting ourselves to simpler habits. Yet these considerations only furnish additional reasons for applying definite principles in the regulation of expenditure, instead of allowing the many questions in connection with it to be settled by personal convenience or social convention.

CHAPTER XVI

SOME PRINCIPLES OF SOCIAL SERVICE

"TO work out your principles instead of flourishing them" is good advice, but the reason why we generally fail to work them out is that we have too hazy a notion of what they are. Often indeed we do not consider them sufficiently to be aware that, while yielding an intellectual acceptance to one set of principles we allow our lives to be governed by another set. Hence it may not be out of place to conclude with a very brief review of some of the principles which appear to underlie the recent expansion of social work, and which would inevitably lead to a still greater expansion were they more commonly recognised.

The ethics of modern philanthropy may perhaps be summed up in the words, "All for All"—the motto of a Danish society which has realised that the ideal guiding modern developments in social work is that of common effort for the common good. What we

give must be all, to all it must be given, and all must give it.

In the first place we must share everything. We are beginning to realise that no yielding up of petty sums for charitable purposes can justify us in retaining the rest of our possessions for selfish uses. What we owe to the community is all, and all is what it claims from us in return. The Church has always taught that riches are held in trust; by riches is to be understood not money wealth, but all good things we possess—material, intellectual and spiritual; and those who feel that they hold these things in trust are bound to administer them to the hungered, the thirsting, the stranger, the sick and the prisoner. In speaking of the duty of service the Bishop of London has made use of the following illustration: "The situation is just like the case of two boys who are sent to school by their parents, and to one is given the journey money and the supplies, but the father hardly thinks it necessary to tell him that he has to share it with the other boy, and would be horrified if the other boy was to be left by himself on the platform at Willesden without any money and without food. If he was, in all probability the elder boy would have been severely punished the next time he went home to his parents. At any rate he ought to have taken it for granted

that he was to share the money and the food, even if little had been said by the parent about it. The analogy holds good in life. I am sent with other lives linked with mine, and I am the elder brother, and I have the journey money and the supplies . . . You, in a similar way . . . have the lives of (others) . . . linked with yours."

But the words "even if little had been said about it" challenge us to justify, if we can, our frequent neglect of the duty of sharing our possessions by saying that the conscience of mankind has been silent about it, and we find that we have not even this defence. Our oldest code of moral law begins by enjoining love and ends by prohibiting covetousness—two aspects of one principle which commands us to make the interests of others, and not our own, the standard of all our actions; nor can we make of our actions with regard to expenditure an exception to this rule. The Christian especially is definitely under the obligation of abandoning himself and all he has for the sake of others—of giving, and giving without reserve—for life in the Kingdom is based upon this, just as life in the world is based on the opposite principle of getting. Whatever we hold back for selfish ends, daring to lay on it covetous hands, turns to our condemnation. True magic of property indeed! The touch of Midas turns every-

thing to gold—hard, barren, unsatisfying gold, on which we starve and die. Selfishness in expenditure can never be made the path of life: it must lead in this, as in other departments of life, to moral death. Hence the command comes to all of us to sell that we have and give to the poor; to convert all our wealth into such a form as may make it most available under the given circumstances for the benefit of others.

We have been dwelling on the difficulties of giving. These difficulties are probably greatest when we seek to thrust material gifts on our friends, without giving them anything more, as an excuse perhaps for not giving more. Thus we rob the recipient of a far more precious spiritual possession, and our gift becomes equivalent to a theft. Yet there are perfectly safe ways and numerous ways in which we may make our possessions available for other people besides ourselves. If also the duty is difficult, it is none the less urgent. It is incumbent on rich and poor alike, and nothing can exempt us from it. It is no external obligation which has been extolled by idealists, but is closely connected with the most fundamental law of ethical life. It is to its recognition by a certain number of individuals that recent progress in social reform is in part to be attributed. Did we, however, more generally

acknowledge some responsibility as stewards of our wealth and servants of the suffering, a diminution in luxury would inevitably follow, and as a consequence a wider and more equal diffusion of wealth and happiness without any violent change in the organisation of society. This has taken place before, and there is nothing to prevent its taking place again, for in every revival of Christianity a certain return to primitive poverty and industry may be traced.

In the second place we must give to all.

As the conscience money which we bestow in charity does not really release us from the obligation of regulating our whole expenditure on altruistic principles, so neither does it justify us in restricting to a small and select circle those with whom we are willing to share our happiness and prosperity. Civilised society has accepted, in theory at any rate, the law of love. It has become a common-place of common-places. Yet true to our character for compromise, we place a strange limitation upon it in practice. The logical outcome of love is sacrifice. At the point where sacrifice steps in, however, the law of love usually ceases to be recognised in social dealings. We believe that love is life until we see it leading straight into death, and then, in defiance of the old paradox that we must die in order to live, we

hastily abandon the principle to which we had done homage with our lips. Few people, for instance, feel under any obligation to love, when they know that under the given circumstances love, if acknowledged, would compel them to make great sacrifices without any, even an indirect, return. If we loved the poor we should have to work for them, hence it is usually more convenient to love the rich. We think we love our neighbours, but we are glad that all our neighbours happen to be as well off as ourselves. We talk of our social duties, yet take it for granted that these duties are not owed to society, but only to that class of society to which we belong. We give to those who will give to us again, to whom it pleases us to give, or who at any rate will make no irksome claim upon us in future. Hence society tends to split up into groups, whose members are more or less equal in rank and wealth, so that their friendship takes on the nature of a bargain because it is something from which both contracting persons can reasonably expect to derive pleasure or advantage, not always in the same degree, but in any case sufficiently to compensate them for their time and trouble. They would be ashamed to seek the friendship of their superiors in rank and fashion, unless they possessed something, such as exceptional talent, which would prevent the benefit from appearing to

be all on one side. Neither will they often make friends with those beneath them in the social scale, unless they secretly expect something in the way of soul salvation in return.

Thus love without reward, not to speak of love towards our enemies, seems yet to lie outside the common practice of society. We pursue our paths of pleasure, profit and spiritual welfare, and turn away from the outcast and the miserable, the loafers, drunkards, and criminals. To these we feel under no obligations of friendship, and yet, as it is the duty of the family to make all its members as efficient as possible, so it is the duty of the community to serve the interests of its least fortunate members. If we do not ally ourselves with them and yield them our support in their efforts to lead healthy lives, we are directly responsible for the evil places into which they fall. But we forget our brothers and sisters in distress, those who are perishing under the conditions which we have created, or succumbing to temptations to which our actions have exposed them. Year by year much suffering continues which might be alleviated, year by year lives are wrecked which might have been saved, and the responsibility for the sufferings and the failure rests with us. Nor is it only to the poor that we must give, but to all. After the poorest classes, there are large numbers of people who

are both easiest to help because they help themselves, and most worth helping because in them is the vigour of the nation. For charity is not owed to one class more than to another; it is a duty, not a gift, and a duty to be fulfilled as opportunity offers towards everyone alike. Its only limitation is the limitation of our power. Hence the poor have indeed a stronger claim on our services than the rich, but it is only because it is more in our power to help them.

In the third place, what is given must be given to all. The task of combating evils for which all are responsible cannot be left to a few philanthropists, nor can the duty of serving the community be thought to fall on one class exclusively. Only a few may be able to devote their lives to direct service, but each individual in proportion to his leisure, means, and capacity, has the same claims upon him.

A more equal distribution of social work is much to be desired, for the sake both of those who are, and those who are not, at present engaged in it. At present a heavy burden is thrown upon the workers. Often they are repelled by the hardness and dreariness of their work, haunted by its responsibilities, tortured by its sadness; its arduousness breaks them down; its seeming hopelessness makes them despair.

All their years they are constantly face to face with evils which are on such a scale that the good they may accomplish by the sacrifice of their lives seems to them utterly insignificant, it is as a drop in the ocean. Many feel that they cannot do their best work because they have not time to specialise or to give sufficient attention to individual cases; also in their old age they are afraid of giving up their work lest no one should be found to take their place.

And the rich, in doing battle with the dangers which threaten the poorer citizens, escape from the dangers which threaten themselves. They get out of Capua and breathe once more the bracing air of the battle field. They get back to the realities of life. Their feet once more are planted on the common highway, and they move once more in the throng of unmasked men. They cast off the artificiality, the bondage to materialism, the narrow egoistic pre-occupations which stifle them into a pale, or excite them into a hectic, existence. They eat bread in the sweat of their brows, and share in the common healthy joys and sorrows. They cease to be rich when they no longer account their wealth their own, they escape from the curses attaching to riches, and inherit the blessings of poverty. For to those who leave all it is promised that they should save others, and thus attain salvation.

And when we consider the results obtained it is clearly seen how uneconomical it is that our best workers should be overtasked, or should be engaged in tasks which might quite as well be done by inexperienced people, while there is so much left undone which they alone would be capable of doing. The problems before us are so great that we cannot hope to make much advance in social reforms until the generality of citizens give their help. To live more and more on the principle of all for all is the only way by which in our English towns of to-day we can hope to realise Aristotle's definition of what a town should be: "a place where men live a common life for a noble end." Nor are we without a certain civic patriotism deepening as the years go on. Readily the words of poetical aspiration rise to our lips: "O pray for the peace of Jerusalem, they shall prosper that love thee. For my brethren and companions' sake I will wish thee prosperity. Peace be within thy walls, and plenteousness within thy palaces."

And to the young especially, who like Gareth, impatient of their "easeful biding," seek to take service in the battles of life, there come visions of the ideal city whose walls are for ever building. And though to the questioner at its gates some say:

> . . . "There is no such city anywhere
> But all a vision" . . .

There are others that make answer:

> "For an ye heard a music, like enow
> They are building still, seeing the city is built
> To music, therefore never built at all,
> And therefore built for ever."

For the task that we have before us is no other than that of building up a new type of town life.

In different ages and among different races various types of town life have been evolved, different and in some instances better than any which have obtained to-day. History presents us with a roll-call of famous towns whose very names are heart-stirring to the present day—towns which gave to their citizens wonderful opportunities of living great and serviceable lives, and whose annals are therefore rich in interest, honour and achievement. When we ask what gave these towns their high position, and made them so dear to their citizens and to the world alike, we find that in each case it was the element of struggle which made for progress, it was the sharp sword of adversity which carved their greatness. In each case they owed their pre-eminence to their struggle for existence, not for mere physical existence, for that they might have enjoyed on cheaper terms, but for an existence honourable, independent and such as they considered worthy of their name.

It will not be denied that our towns of to-day

have also their struggle to endure, and that the issue of the struggle is by no means certain. It is a battle no longer waged on behalf of the richer and more educated citizens; its aim is no longer to secure to *them* opportunities and means for a good life; it is waged for the benefit of the poor, and its aim is to open such opportunities to these also, to give these the means, not simply for a comfortable physical existence, but for a life honourable, independent, virile.

There is, however, this difference between the struggle of to-day and that of the past. In the past the battle was more or less forced upon the towns; their enemy was a tangible enemy standing over against them with swords and stones. To-day the struggle is a voluntary one. Our enemies are there, but we must go out of our way to find them. Their power over us is terrible, but it is unseen. If we follow the path straight ahead of us, it is likely enough that we may never come across them at all, and may escape apparently free all our lives. It is only our children who will be seen to suffer. Yet our opportunity of struggle is our chance of greatness. Our acceptance or rejection of the battle of our age will inevitably turn to our honour or our shame.

The continued progress or decadence of the nation seems bound up with this question. Hitherto in the

history of nations periods of material prosperity have been followed by periods of decadence. We are misled by the analogy with the life of the individual into thinking that the rise, decline and fall in a nation's history is in accordance with some natural law of growth and decay, so that decadence can no more be avoided than old age. But the cause of national decadence is surely often to be found in the previous prosperity which sapped the national vigour. Strength comes from struggle. In primitive civilisation the struggle is forced upon men by poverty. As a nation's wealth accumulates this is less and less the case. A growing proportion of citizens are exempted from the necessity of living hardly and working hard. This is the case in England. During the last century the average income of the people more than doubled, while the prices of many necessaries fell, thus leaving a larger margin for expenditure on luxuries or conventional necessities. Those, however, who are exempted from the necessity of struggling for themselves must surely undertake a voluntary struggle for the sake of others, if they are not to deteriorate through the possession of wealth. If also they do not wish to become selfish, or to take a selfish view of life, they must be content to do work for which they themselves receive no tangible reward. Service is the safeguard of the wealthy,

and when we consider what a large proportion of the people have been affected by the increase of wealth, we see how important it is that the principle of service should be engrafted upon the national life if the nation is not to decline.

Over fifty years have passed away, since in the middle of the 19th century men awoke to the urgency of our social problems, and nobly responded to the call for social service. And the unremitting toil of half a century seems scarcely to have left its mark. Our problems seem to be almost as far as ever from solution. We have learnt that every kind of social work is fraught with grave difficulties, that we cannot hope for any speedy improvement, that our efforts have too often resulted in waste of strength and money, that as Tennyson warned us:

"The course of Time will swerve,
Crook and turn upon itself in many a backward streaming curve."

And thus, though interest in social questions is more widely spread than it ever was, a sense of disappointment and doubt is in the air. We hear such remarks as: "The Church fails to reach the masses, only the fringe of poverty is touched, settlements have proved a failure, pauperism increases," etc.

Now there are two possibilities towards one or other of which we are perhaps drifting.

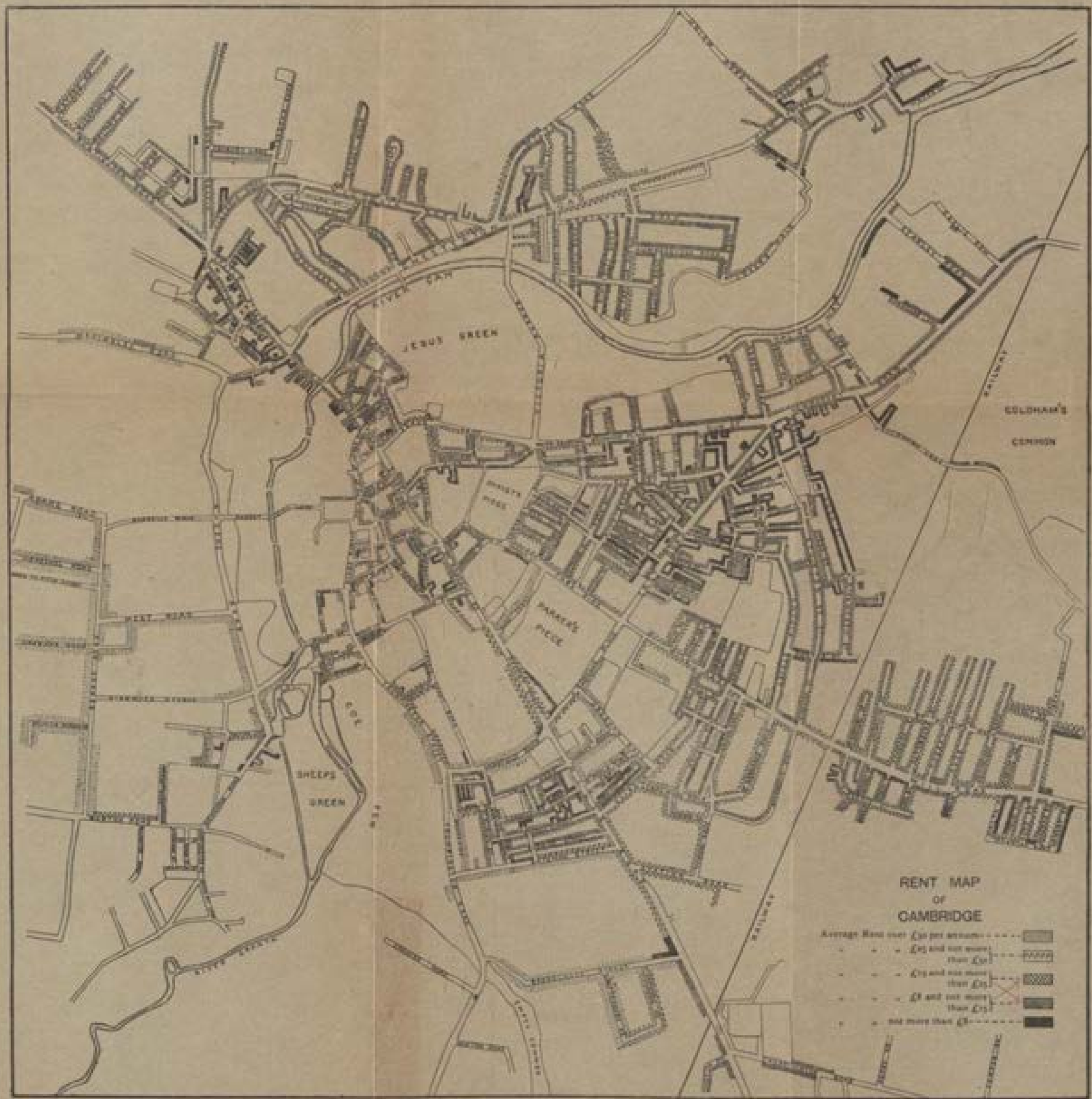
Will that first enthusiasm of social workers which was the glory of the 19th century fade away, the early ardour of the movement for social reform die down? Will the leisured classes of the country become more and more reconciled to spending their time and their money for themselves and for their families, will they become more and more accustomed to leading a gay, happy, satisfied life over against the dark background of the accepted misery of their fellow countrymen? Will they learn to think that ease and luxury are theirs by right, and that hardship and want are equally inevitably the portion of others? Will luxury and the love of luxury continue to increase, pleasure and pleasant things become more and more indispensable, until it is the recognised habit of good society to pass over to the other side of the road to avoid a suffering neighbour?

Or on the other hand, will the nation as a whole follow in the path where the philanthropists have led the way? I am thinking, perhaps, more especially of the middle classes who constitute the backbone of the nation. Is it true that we are awakening to our duties of citizenship, beginning to realise that the task of dealing with social problems devolves upon all, and that they can only be solved by the united efforts of all?

This is the choice which seems to lie before the rising generation.

To some the views which have been enunciated in this chapter will seem trite, to others extravagant. But let us, at any rate, know what it is that we do think on these subjects; it is for this, rather than for any particular set of opinions, that I contend. The changes of the last century have gradually compelled us to recognise that by no reasonable theory of the relation of the individual to society can many of our social practices be justified, and in the present era of transition we often find ourselves, in regard to our actions in matters affecting the interests of our fellow citizens, without a working hypothesis, with the result that we sometimes allow our conduct to be governed by certain tacitly accepted standards, representative of the minimum virtue of a past order, standards which we should repudiate with haste, did we recognise what they involved. Yet to avoid the worst errors, and to mitigate the worst evils, if not to help in building up a new and better organisation of society, it is essential to act upon intelligible principles, and, if we reject one theory, to reject it only because another seems to approximate nearer to the truth, and therefore to offer a better basis for increased justice in social dealings.

THE END



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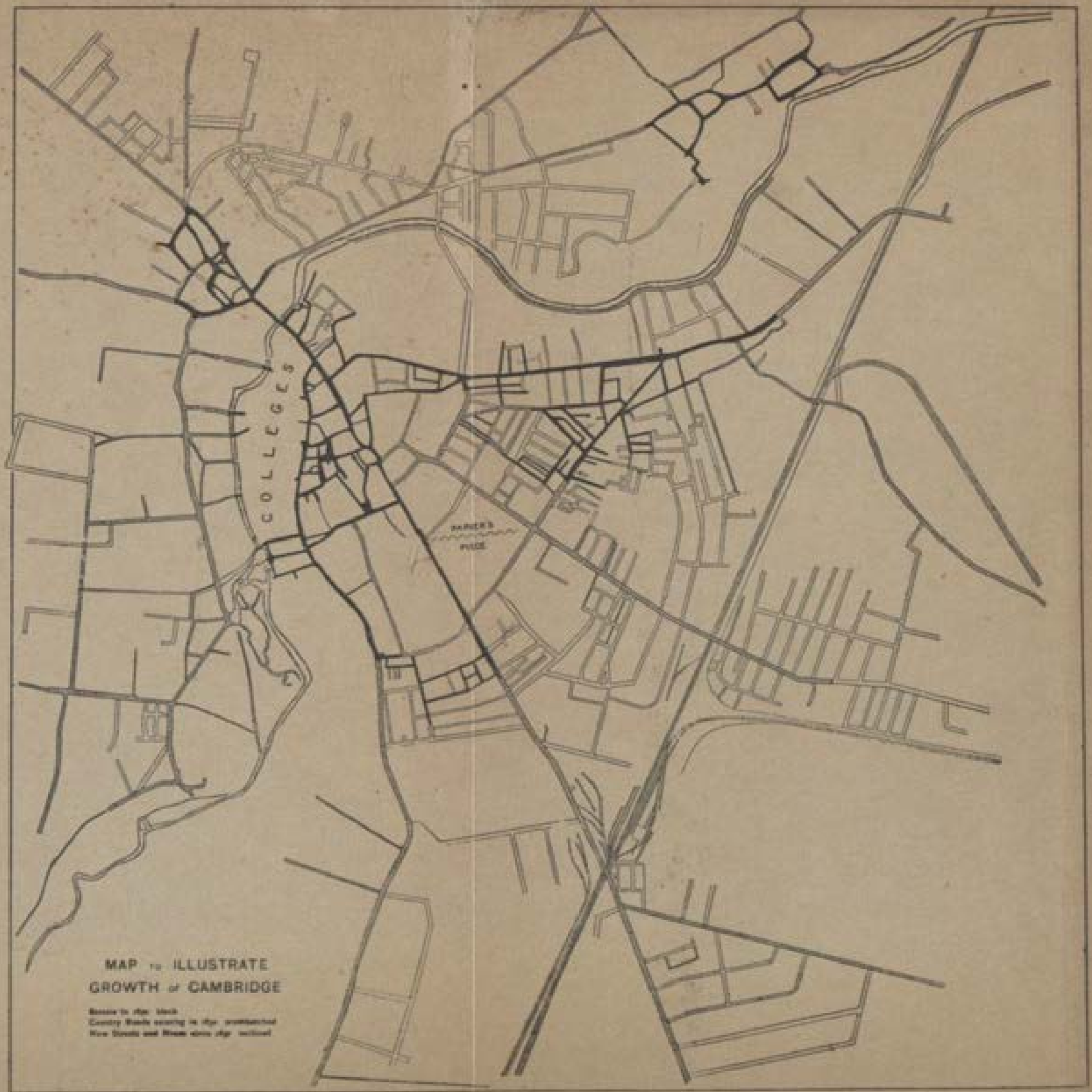


MAP TO ILLUSTRATE
GROWTH OF CAMBRIDGE

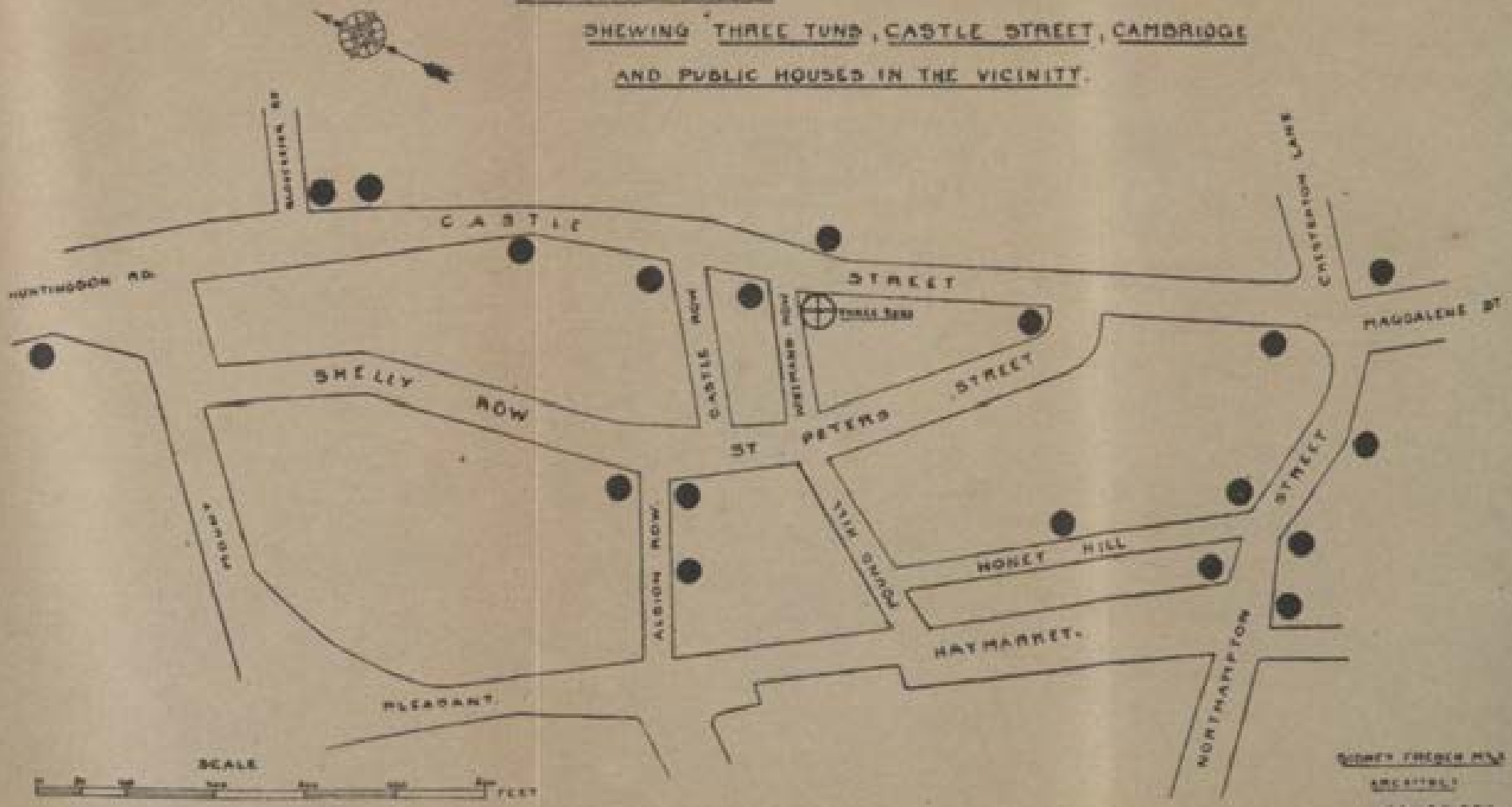
Boxes in the thick
County Roads existing in the mediaeval
New Streets and Roads since the mediaeval

Macmillan and Bowes, Cambridge

BLOCK PLAN

SHEWING THREE TUNS, CASTLE STREET, CAMBRIDGE

AND PUBLIC HOUSES IN THE VICINITY.



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